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15 *Experian Information Solutions, Inc.*

16 **UNITED STATES DISTRICT COURT**
17 **DISTRICT OF NEVADA**

18 CAROL MAINOR,

19 Plaintiff,

20 v.

21 EXPERIAN INFORMATION SOLUTIONS,
22 INC.,

23 Defendant.
24
25
26
27
28

Case No. 2:16-cv-00183-RFB-PAL

**APPENDIX TO EXPERIAN
INFORMATION SOLUTIONS, INC.'S
MOTION FOR SUMMARY JUDGMENT
(VOL. I OF II)**

Complaint filed: January 29, 2016
Supplemental Complaint filed: October 13, 2017

1 Experian Information Solutions, Inc. (“Experian”), by and through its counsel of record,
2 files this Appendix of Exhibits to its Motion for Summary Judgment (Vol. I of II).

3 Dated this 11th day of February 2019.

4 NAYLOR & BRASTER

6 By: /s/ Jennifer L. Braster

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CERTIFICATE OF SERVICE

Pursuant to Federal Rule of Civil Procedure 5(b), I hereby certify that I am an employee of NAYLOR & BRASTER and that on this 11th day of February 2019, I caused the document **APPENDIX TO EXPERIAN INFORMATION SOLUTIONS, INC.'S MOTION FOR SUMMARY JUDGMENT (VOL. I OF II)** to be served through the Court's CM/ECF system addressed to:

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**UNITED STATES DISTRICT COURT
DISTRICT OF NEVADA**

CAROL MAINOR,

Plaintiff,

v.

EXPERIAN INFORMATION SOLUTIONS,
INC.,

Defendant.

Case No. 2:16-cv-00183-RFB-PAL

**DECLARATION MARY METHVIN IN
SUPPORT OF DEFENDANT EXPERIAN
INFORMATION SOLUTIONS, INC.'S
MOTION FOR SUMMARY JUDGMENT**

Complaint filed: January 29, 2016
Supplemental Complaint filed: October 13, 2017

DECLARATION OF MARY METHVIN

I, Mary Methvin, declare as follows:

1. I am a Senior Legal and Compliance Analyst in the Regulatory Compliance department at Experian Information Solutions, Inc. (“Experian”). I have been employed by Experian in various capacities since September 2002, having previously served as a Customer Service Representative, Quality Analyst, Senior Regulatory Affairs Associate, and Senior Legal and Compliance Specialist.

2. My job responsibilities include processing, analyzing, and responding to consumer disputes. Based upon my experience, I am familiar with Experian’s credit reporting processes and procedures as well as the records maintained by Experian in the course of conducting its business activities.

3. I have personal knowledge of the matters described herein based on my work and experience as an employee of Experian, on information available to me as part of my employment, and on my review of documents and records maintained by Experian in the ordinary course of its business. If I were called upon to testify regarding the matters described herein, I could and would competently do so.

4. Experian is a “consumer reporting agency” (“CRA”) as defined by the Fair Credit Reporting Act (“FCRA”). As such, it gathers information and data regarding consumers from various sources, which it uses to create credit files on more than 220 million consumers in the United States.

5. Experian assembles, stores, and disseminates consumer data that is reported to it from various sources, including credit grantors. Collectively, the entities that provide Experian such information are called “data furnishers.”

6. Experian organizes the credit information it receives from its vetted data furnishers into reports on individual consumers and makes those reports available to consumers and authorized third parties. Although Experian essentially relies on the information data furnishers provide, Experian has instituted procedures for assessing and vetting the information it reports or discloses for maximum possible accuracy.

1 7. Consumers may request their own credit information directly from Experian and
2 may also dispute the accuracy of the information.

3 8. When a consumer seeks access to their own credit information directly from
4 Experian, the document Experian sends the consumer is called a “consumer disclosure” or a
5 “credit file disclosure.” The terms “credit report” and “consumer report,” on the other hand, refer
6 to documents sent by Experian to third parties, like credit guarantors, insurers, or employers for
7 credit-related decisions.

8 9. If a consumer disputes the accuracy of the information appearing in their consumer
9 disclosure, Experian has procedures in place to reinvestigate the disputed information. In
10 performing these reinvestigations, Experian considers and reviews all relevant information the
11 consumer provides.

12 10. Experian is able to resolve some consumer disputes internally, based either on
13 documentation provided by the consumer or Experian’s own internal policies. In other cases
14 when Experian cannot resolve the dispute internally, Experian contacts the data furnisher who
15 provided the disputed data, describes the consumer’s dispute, forwards any additional relevant
16 information provided by the consumer about the dispute (which often involves attaching a copy
17 of the consumer’s entire mail correspondence to the verification form), and requests a response
18 concerning the accuracy of the disputed items. Experian typically accomplishes this process by
19 sending the data furnisher an Automated Dispute Verification Form (or “ACDV”).

20 11. When the reinvestigation is complete, Experian mails to the consumer the results
21 of the reinvestigation, which can include a full consumer disclosure, but which always reflects
22 any updates or changes made by Experian as a result of the consumer’s dispute.

23 12. As explained earlier, Experian reports or discloses information provided to it by
24 data furnishers that is used in credit decision making, but does not grant or deny credit itself as
25 Experian is not a creditor grantor. Consequently, Experian is not a party to consumer bankruptcy
26 proceedings, and must obtain information about consumer bankruptcies from three other sources.
27 First, Experian relies on individual data furnishers to obtain account-level information about
28 accounts included in bankruptcy. Data furnishers report to Experian information regarding a

1 consumer's particular debt, including but not limited to, whether the debt was included in the
2 consumer's bankruptcy and whether that debt was discharged. Second, individual consumers also
3 provide account-level and public record bankruptcy information to Experian, often including
4 copies of bankruptcy schedules. Third, Experian also receives public records, such as bankruptcy
5 filings and discharges, from its public records vendor. The vendor, however, provides only
6 limited information about the bankruptcy, such as the type of bankruptcy a consumer filed as well
7 as the major events in a consumer's bankruptcy proceedings (e.g., filed, dismissed, discharged).
8 The public records vendor does not report or reinvestigate information regarding the specific
9 accounts included or not included in an individual consumer's bankruptcy because, like Experian,
10 it is not a party to the bankruptcy and thus is not privy to such account-level information as it
11 transpires beyond the initial proceedings.

12 13. The Metro 2® Format is an industry-wide reporting format that standardizes the
13 computer layout for credit reporting to ensure the integrity and consistency of the data. The Credit
14 Reporting Resource Guide ("CRRG") contains the industry guidelines for the use of Metro 2®
15 and provides instruction on how to report consumer credit data in order to promote accuracy and
16 consistency across the industry. Although Experian's credit database is Metro 2® compliant and
17 it instructs its data furnishers that they must adhere to the guidelines in the CRRG, Experian itself
18 is not a data furnisher and therefore does not apply the guidelines to incoming data. That is the
19 responsibility of each data furnisher.

20 14. Upon receiving Plaintiff Carol Mainor's ("Plaintiff") dispute letter on or about
21 August 4, 2015, Experian promptly initiated a reinvestigation. On August 10, 2015, Experian
22 contacted Ocwen Loan Servicing ("Ocwen") by sending it an ACDV regarding Plaintiff's
23 dispute. In order to provide Ocwen with all of the information known to Experian about
24 Plaintiff's dispute, Experian attached a complete copy of Plaintiff's dispute letter to the ACDV.
25 On August 27, 2015, Experian mailed Plaintiff the results of its reinvestigation of the disputed
26 Ocwen account, including additional steps Plaintiff could take if she was not satisfied with the
27 resolution of her dispute.
28

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct. This declaration is executed pursuant to 28 U.S.C. § 1746, on February 11, 2019 in Allen, Texas.

NAI-1506387583v1

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**UNITED STATES DISTRICT COURT
DISTRICT OF NEVADA**

CAROL MAINOR,

Plaintiff,

v.

EXPERIAN INFORMATION SOLUTIONS,
INC.,

Defendant.

Case No. 2:16-cv-00183-RFB-PAL

**DECLARATION OF JENNIFER L.
BRASTER IN SUPPORT OF DEFENDANT
EXPERIAN INFORMATION SOLUTIONS,
INC.'S MOTION FOR SUMMARY
JUDGMENT**

Complaint filed: January 29, 2016
Supplemental Complaint filed: October 13, 2017

DECLARATION OF JENNIFER L. BRASTER

I, Jennifer L. Braster, declare as follows:

1. I am an attorney licensed to practice law in the State of Nevada, and am a Partner in the firm of NAYLOR & BRASTER, counsel for defendant Experian Information Solutions, Inc. (“Experian”) in the above-captioned action. I have personal knowledge of the matters stated herein, and if called upon to do so, could and would testify competently thereto.

2. I make this declaration in support of Experian’s Motion for Summary Judgment.

3. As lead counsel for Experian in this action, I am familiar with the procedural history of the case and the discovery conducted thus far.

4. Attached hereto as **Exhibit 1** is the expert report of Kimberly Cave dated April 12, 2018 and produced by Experian in this case, with personal identifying information redacted per the rules.

5. Attached hereto as **Exhibit 2** is a true and correct copy of excerpts of the June 7, 2018 Federal Rule of Civil Procedure 30(b)(6) deposition of Mary Methvin.

6. Attached hereto as **Exhibit 3** is a true and correct copy of excerpts of the November 11, 2016 Federal Rule of Civil Procedure 30(b)(6) deposition of Douglas Hollon.

7. Attached hereto as **Exhibit 4** is a true and correct copy of Exhibit 2 to the November 17, 2016 deposition of Plaintiff Carol Mainor (“Plaintiff”).

8. Attached hereto as **Exhibit 5** is a true and correct copy of Exhibit 3 to the November 17, 2016 deposition of Plaintiff.

9. Attached here to as **Exhibit 6** is a true and correct copy of Exhibit 4 to the November 17, 2016 deposition of Plaintiff.

10. Attached hereto as **Exhibit 7** is a true and correct copy of Exhibit 5 to the November 17, 2016 deposition of Plaintiff.

11. Attached hereto as **Exhibit 8** is a true and correct copy of Exhibit 6 to the November 17, 2016 deposition of Plaintiff.

12. Attached hereto as **Exhibit 9** is a true and correct copy of Exhibit 7 to the November 17, 2016 deposition of Plaintiff.

1 13. Attached hereto as **Exhibit 10** is a true and correct copy of Plaintiff's June 22,
2 2015 Experian consumer disclosure (EXP/CMajor00035-50), produced to Plaintiff on June 6,
3 2016, with personal identifying information redacted per the rules.

4 14. Attached hereto as **Exhibit 11** is a true and correct copy of a letter from Plaintiff to
5 Experian, dated July 29, 2015, along with documents included by Plaintiff with her letter
6 (EXP/CMajor00001-27), produced to Plaintiff on June 6, 2016, with personal identifying
7 information redacted per the rules.

8 15. Attached hereto as **Exhibit 12** is a true and correct copy of excerpts of the
9 November 17, 2016 deposition of Plaintiff.

10 16. Attached hereto as **Exhibit 13** is a true and correct copy of the Automated
11 Consumer Dispute Verification form sent by Experian to Ocwen Loan Servicing on August 10,
12 2015 (EXP/CMajor00028), produced to Plaintiff on June 6, 2016, with personal identifying
13 information redacted per the rules.

14 17. Attached hereto as **Exhibit 14** is a true and correct copy of Plaintiff's dispute
15 results and August 27, 2015 consumer disclosure (EXP/CMajor00051-60), produced to Plaintiff
16 on June 6, 2016, with personal identifying information redacted per the rules.

17 18. Attached hereto as **Exhibit 15** is a true and correct copy of excerpts of the April
18 19, 2018 deposition of Plaintiff.

19 19. Attached hereto as **Exhibit 16** is a true and correct copy of excerpts of the June 12,
20 2018 deposition of Evan Hendricks.

21 20. Attached hereto as **Exhibit 17** is a true and correct copy of Exhibit 10 to the
22 November 17, 2016 deposition of Plaintiff, with personal identifying information redacted per the
23 rules.

24 21. Attached hereto as **Exhibit 18** is a true and correct copy of Exhibit 11 to the
25 November 17, 2016 deposition of Plaintiff. with personal identifying information redacted per the
26 rules.
27
28

EXHIBIT 1 – Expert Report of Kimberly Cave

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**EXPERT REPORT BY KIMBERLY CAVE IN THE MATTER OF CAROL MAINOR
V. EXPERIAN INFORMATION SOLUTIONS, INC.**

I. BACKGROUND AND QUALIFICATIONS

Since August of 1997, I have been employed with Experian Information Solutions, Inc. (“Experian”). I began my career at Experian as a Customer Service Representative in the National Consumer Assistance Center (“NCAC”).¹ On a daily basis, I assisted consumers who either believed that there was an inaccuracy on or had questions about information appearing on their Experian consumer credit reports. In this capacity, I began building a wealth of knowledge and experience assisting consumers. I observed a vast array of circumstances that led consumers to contact Experian and the policies and procedures that Experian had in place to effectively and efficiently assist them. In July of 2000, I accepted a position as a Specialist within the Consumer Affairs Special Services (“CASS”) division of the NCAC.² In this capacity, I assisted consumers who were represented by third parties with questions, concerns, or disputes regarding perceived inaccuracies appearing on their Experian credit reports. The third parties included, but were not limited to, attorneys, the Federal Trade Commission, and the Better Business Bureau.

In 2001, I was promoted to Senior Legal and Compliance Specialist within CASS and began assisting with litigation research. During the 10 years that I held that position, in addition to assisting consumers on a daily basis, I researched a vast number of consumer litigation cases. This research required that I analyze individual consumer contacts with Experian and the effectiveness of Experian’s reinvestigation policies and procedures. I often made procedural and systemic recommendations intended to improve service to consumers and data integrity within Experian’s consumer credit database. Also during this timeframe, I served as Experian’s corporate representative and, in this capacity, I provided written and oral testimony in hundreds of federal lawsuits regarding Experian’s internal documents, records, letters, memoranda and

¹ Beginning in 2016, the NCAC has been re-named My Customer Experience (“MCE”).

² Beginning in 2016, the CASS division has been re-named Experian Consumer Assistance (“ECA”).

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contacts with consumers, and its policies and procedures in cases of disputed accuracy or alleged fraud/identity theft.

I am currently employed as a Compliance and Litigation Analyst within Experian's Regulatory Compliance Department, a position I have held since February 2011. My duties include the constant review of Experian's policies, procedures, and systems as they relate to its consumer credit reporting business. My duties also include making recommendations to mitigate risks and improve various policies and procedures, as appropriate. In addition, I analyze Experian's credit reporting processes in connection with litigation filed by consumers against Experian and provide oral and written testimony in connection with my analyses.

During my tenure with Experian, in addition to working within the NCAC, I also have worked closely with many other business units at Experian. Due to my extensive work experience and research, I have become familiar with the procedures that Experian employs to assure maximum possible accuracy in gathering and storing credit information and assembling credit reports and consumer disclosures. I also have become familiar with Experian's onboarding and vetting process of data furnishers before the data furnisher is permitted to report information to or request information from Experian regarding consumers. I have not been compensated for preparing this report, other than through my regular salary as an Experian employee. My regular salary is in no way connected to or dependent upon the conclusions I reach when providing my opinions in consumer litigation matters.

II. SUMMARY OF OPINIONS AND BASIS

Having been employed with Experian for 20 years, I am knowledgeable with how the credit industry and Experian operate. From the beginning of my career at Experian, I have worked to find better, smarter ways to run the business including ensuring data accuracy and integrity and improving the consumer reinvestigation process. I am also knowledgeable about the policies and procedures in place at Experian to ensure the maximum possible accuracy of the information it maintains and the reports it creates. These policies and procedures include those that govern the consumer reinvestigation process (such as assisting victims of alleged identity

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theft), the manner in which Experian assembles a consumer's credit information, the circumstances that permit Experian to disseminate a consumer's credit information, and products and services used throughout the industry for credit granting purposes.

I have formed several opinions and conclusions. In doing so, I reviewed documents that include, but are not limited to: (1) Plaintiff Carol Mainor's ("Plaintiff") First Amended Complaint and exhibits attached thereto; (2) documents produced in this litigation by Experian including Experian consumer disclosures, Plaintiff's dispute communications to Experian, Experian's Administrative Report for Plaintiff, Experian's Dispute/Response Logs for Plaintiff, Experian's Disclosure Logs for Plaintiff, correspondence Experian sent to Plaintiff, and Experian's relevant policies and procedures; (3) Plaintiff's written discovery responses; and (4) documents from Plaintiff's bankruptcy docket in *In re Carol Mainor* previously pending before the United States Bankruptcy Court for the District of Nevada, Case No. 09-15391-LED attached as exhibits to this report.³ I also utilized my knowledge about Experian and its business practices in forming the following opinions and conclusions:

- 1) Experian's reinvestigation policies and procedures that are designed to assist consumers with disputes regarding the status of an account comply with the requirements of the Fair Credit Reporting Act ("FCRA") and are reasonable and consumer-friendly. Moreover, the policies and procedures that Experian utilized when Plaintiff notified it of her dispute with Ocwen Loan Servicing ("Ocwen") were reasonable.
- 2) Experian's actions following receipt of a litigation complaint are not subject to the requirements of 15 U.S.C. § 1681i, the section of the FCRA regarding reinvestigations, as they are not the result of a dispute notification directly from a

³ It is my understanding that this case is a putative class action and may, at some later date, be certified to proceed on a class basis. If a class is ultimately certified, I reserve the right to review other information that may be relevant to class claims and supplement the instant report. I also reserve the right to supplement this report based on a comprehensive study of any additional documents that may become available at a later date, including but not limited to any materials disclosed on behalf of any expert witness(es) for Plaintiff.

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consumer, or indirectly from a reseller. Further, Experian's actions following receipt of a litigation complaint are privileged and work-product because Experian's actions are taken upon the express direction of its counsel.

These opinions are explained more thoroughly below.

A. Importance of Consumer Credit Reporting

The lending process in the United States, as we know it today, has evolved over time. It began to take shape as localized lenders began contacting one another and sharing information about potential borrowers' payment habits, and grew to its current state as consumers became more mobile. The need for consumers' credit reputations to follow them and become readily available facilitated the consumer credit reporting industry's evolution from a local to a national business, as it currently exists. Today, a lender can check on a consumer's credit history with a consumer reporting agency and, within minutes, be in a position to approve a consumer for a mortgage, a loan to buy a car, or for other funding that a consumer may want or need to support the consumer's standard of living.

Both consumers and credit grantors benefit from the availability of consumer credit information that is as complete, accurate, detailed, and up-to-date as possible. If such information were not readily available, consumers might be unable to obtain credit, and credit grantors would lose the opportunity to do business with these potential customers. Complete and accurate credit reporting allows individual lenders to make prudent lending decisions based on their respective business preferences and risk tolerances.

As a consumer reporting agency, Experian operates like a library. Whereas a library receives books from many different authors, and makes those books available to its different members, Experian receives consumer credit information from tens of thousands of different data sources (generally known as "data furnishers"), from courts and clerks, through its public records vendor. Experian then makes this information available to its authorized subscriber base. In the same way that a library is not the author of the books that it stores on its shelves, Experian

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neither originates loans nor makes lending decisions. Experian is a storehouse for the information utilized by the credit industry in performing those separate functions.

When a potential lender/data furnisher requests a consumer credit report, it provides Experian with identifying information about the consumer it is evaluating for credit. Experian assembles the credit report based on the identification information provided by the potential lender. The assembly of the credit report also utilizes the historical identification information Experian has previously received from data furnishers that is maintained within Experian's credit reporting database. Experian receives its information about consumers from data furnishers who have passed an intensive vetting process and are considered by Experian to be reliable sources of information.

The consumer credit information assembled, stored, and reported by Experian is an important component in the credit granting decision process. During the decision-making process, a lender may utilize the credit history along with other important components that may include, but are not limited to, the applicant's length of employment, the applicant's income, and the size of loan requested in relation to the applicant's income or any security for the loan. Thus, the applicant's credit report is only one of a number of components that factor into a prudent credit granting decision. Experian's entire business as a consumer credit reporting agency and its reputation hinge on the accuracy of the information it disseminates.

B. Experian's Reinvestigation Policies And Procedures Are Reasonable

1. Under the FCRA, Experian Is Required To Conduct A Reasonable Reinvestigation Of Disputed Information

Despite Experian's best efforts, as well as those of its subscribers, inaccuracies—both factual and believed—in credit reporting are inevitable. When Congress enacted the federal FCRA, it did so with the same understanding, that credit reporting could not be 100% accurate. Demonstrating this, it created steps, which are described in the statute, that should be followed in cases of disputed accuracy. For a credit reporting agency such as Experian, the statute mandates a duty to “reinvestigate” upon receipt of a dispute from a consumer. Looking to the statute for

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assistance, 15 U.S.C. § 1681i requires a credit reporting agency conduct a reinvestigation when “a consumer notifies the agency directly, or indirectly through a reseller, of [a] dispute” regarding the completeness or accuracy of any item of information contained in the consumer’s credit file. Section 1681i goes on to describe a “reinvestigation” as prompt notice of the dispute to the furnisher of the information. The specific language from the statute is as follows:

Before the expiration of the 5-business-day period beginning on the date on which a consumer reporting agency receives notice of a dispute from any consumer in accordance with paragraph (1), the agency shall provide notification of the dispute to any person who provided any item of information in dispute, at the address and in the manner established with the person. The notice shall include all relevant information regarding the dispute that the agency has received from the consumer or reseller.

15 U.S.C. § 1681i(a)(2)(A).

In order to comply with its understanding of its requirement to reinvestigate, Experian has implemented procedures allowing consumers, who are the subject of the reported information, to be directly involved in maintaining the accuracy of the information in their credit file. Experian provides consumers with various methods to request copies of their credit information maintained by Experian for review and if necessary, dispute information contained therein. MCE is staffed with agents who are extensively trained and equipped to assist consumers with questions, concerns, or disputes that they may have with information appearing on their Experian credit file.

2. Experian’s Reinvestigation Of Plaintiff’s Dispute Was Reasonable

(a) Experian Receives Dispute Directly From Plaintiff

Upon notification from a consumer directly, or indirectly through a reseller, that an account contained in their Experian report is believed to be inaccurate, including inaccuracies regarding the status of an account, Experian will initiate its reinvestigation process. *See* 15 U.S.C. § 1681i. Experian will first consider and review all relevant information provided by the consumer. The information provided by the consumer helps Experian to properly identify the

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consumer and the item(s) believed to be inaccurate, along with the nature of the inaccuracy.

After selecting the disputed account for reinvestigation, absent documentation that Experian can use on its facial assertion to update the item, Experian prepares a notice of the dispute for dissemination to the data provider or providers. In that notice, Experian includes an industry-designed dispute code that identifies the nature of the consumer's dispute. In addition to the dispute code, if the consumer provided any other relevant information specific to the dispute, Experian will attach the consumer's entire dispute correspondence, including the supporting documents, that will also be disseminated to the data furnisher.

Here, on or around August 4, 2015, Experian received dispute correspondence from Plaintiff. *See EXP/CMajor 00001-00027; see also First Amended Complaint ("FAC") at Ex. 2.* Plaintiff disputed, amongst other things, Ocwen account number [REDACTED] on the basis that the account was discharged in bankruptcy in March 2015. *Id.* The dispute letter contained a copy of a June 22, 2015 consumer disclosure, the first three pages of Plaintiff's bankruptcy petition, and Plaintiff's Nevada drivers' license. *See EXP/CMajor 00009-00026.* After examining the contents of Plaintiff's dispute correspondence and the accompanying documents, Experian determined that it could not make the requested changes without contacting the data furnisher. Specifically, the first three pages of Plaintiff's bankruptcy petition, which did not include the schedule of accounts, made no mention of the disputed Ocwen account. *See id. 00023-00025.*

(b) *Experian Conducted A Reasonable Reinvestigation By Contacting Ocwen*

On August 10, 2015, Experian prepared its notice of dispute (also called an Automated Consumer Dispute Verification ("A/CDV")) and sent the notice (A/CDV) to Ocwen. *See EXP/CMajor 00028.* On the notice (A/CDV) Experian used industry dispute code "106" to convey the nature of Plaintiff's dispute which reads, "Disputes present/previous Account Status, History. Verify Accordingly." *See id.* In addition to the dispute code, Experian attached Plaintiff's complete dispute correspondence to the A/CDV transmission for review by Ocwen—

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the reporting source of the disputed account. *CONFIDENTIAL EXP/CMajor 00091*. In my opinion, there is nothing more that Experian could do in this case, or any similar case, to make more clear to the data furnisher the nature of Plaintiff's dispute and her position regarding the disputed account, as it was known to Experian. This method for notifying data furnishers of consumer disputes is reasonable.

Upon receipt of a subsequent response from a data furnisher, Experian will review the response according to its policies and procedures and make any appropriate updates or deletions to the disputed items on the consumer's credit file. Each time a data furnisher responds to a request for verification (A/CDV), the data furnisher is not only required to verify the disputed information, but also must make a certification to Experian that the entire account is accurate as of the date the data furnisher responds to the request for verification. Should the data furnisher fail to respond to the reinvestigation request, Experian will either update or delete the disputed item of information as requested by the consumer. Here, following its investigation into Plaintiff's dispute, Ocwen responded to Experian's notice of dispute on August 13, 2015. *See EXP/CMajor 00028*. In its response, Ocwen verified that the account was accurately reporting the status "Open" and "Current" with a previous "180-day delinquency" with no bankruptcy indicator.⁴ *See id.*

(c) *Experian Provided Timely Reinvestigation Results To Plaintiff*

After recording the appropriate response, Experian then prepares a notice to the consumer advising them of the reinvestigation results. In addition to the results summary, the notice also provides additional steps that the consumer may take if they still have questions which includes, but is not limited to:

⁴ The A/CDV contains a field titled CII. CII stands for "Consumer Information Indicator." To report that an account is included in or discharged in bankruptcy, the appropriate CII code is added. This process is standard across the credit reporting industry. Here, Experian clearly indicated in the "Consumer Claims" section that Plaintiff believed the account had been discharged in a Chapter 13 bankruptcy (indicated by the "H" placed by Experian in the CII field). However, Ocwen did not affirm the "H" code or place any CII in the "Subscriber Response" CII field. By doing so, Ocwen certified that the disputed account was *not* discharged or included in bankruptcy. *See EXP/CMajor 00028*.

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- Contact the furnisher of the information directly.
- Request a description of how Experian processed the dispute.
- Add a statement to the report disputing the completeness or accuracy of information contained therein.
- Visit Experian.com/status to check the status of the disputed information.
- Visit Experian.com/viewreport to view a full copy of the corrected credit report.

Here, Experian sent Plaintiff a notice containing the results of her reinvestigation request dated August 27, 2015. *See EXP/CMajor 00051-00060; see also FAC at Ex. 3.* And Experian expressly provided the consumer the telephone number and address to contact Ocwen directly. *See EXP/CMajor 00056.*

The documents produced in this case demonstrate that when Plaintiff contacted Experian regarding her dispute with Ocwen, Experian provided timely and appropriate assistance to Plaintiff. Experian prepared and transmitted a notice of dispute to Ocwen, the source that was reporting the disputed information. The notice reflected the nature of Plaintiff's dispute, including Plaintiff's description of her dispute in her own words, and contained a copy of Plaintiff's complete dispute correspondence. *See EXP/CMajor 00028; see also CONFIDENTIAL EXP/CMajor 00091.* In my opinion, Experian's reasonable reinvestigation in this case could not have resolved the alleged inaccuracies. In fact, given the lack of support that exists for Plaintiff's claim, I don't believe any reinvestigation would have resolved Plaintiff's claim. There is no entity or person in a better position to know the status of the reported account, and whether the account was included in a bankruptcy, than the entity or person with whom the account is held and who has conducted business directly with Plaintiff related to the account in question—which in this case is Ocwen. And here, Ocwen affirmed that the account in question was not included in or discharged through bankruptcy.

3. The Bankruptcy Records Do Not Reflect The Disputed Ocwen Account

Even if Experian had independently checked Plaintiff's bankruptcy docket, it still would not have shown that the disputed Ocwen account was discharged in bankruptcy. Nothing that I

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have reviewed to date suggests that the disputed Ocwen account was included in or discharged through Plaintiff's bankruptcy filing, as she contends in the First Amended Complaint.

Specifically, I reviewed Plaintiff's bankruptcy petition and the Trustee's Final Report and Account in Plaintiff's Chapter 13 bankruptcy. *See Exhibits A & B.* From a review of Plaintiff's entire bankruptcy petition, it neither reflects a mortgage with the disputed Ocwen account number nor reflects a mortgage matching the amount of the disputed Ocwen loan as it is being reported to Experian. *See generally Exhibit A.* In fact, even the Trustee's Final Report And Account does not reference the disputed Ocwen loan. *See generally Exhibit B.*

In my opinion, the fact that the disputed Ocwen mortgage is not on the bankruptcy docket, coupled with the fact that Ocwen—the company who would be involved in the bankruptcy proceedings—certified to Experian that the account was accurately reporting without any bankruptcy notation on its A/CDV response, clearly shows that Experian had no reason to believe that the Ocwen account was reporting inaccurately.

4. No Additional Reasonable Action By Experian Would Have Affirmed Plaintiff's Dispute Regarding the Ocwen Account

Plaintiff alleges that "[a] reasonable reinvestigation by Experian would have indicated that Plaintiff filed for Chapter 13 bankruptcy and made all required Chapter 13 plan payments." *See Plaintiff's FAC at ¶ 46.* This is perplexing because Plaintiff's dispute regarding Ocwen had nothing to do with the factual question of whether Plaintiff filed or received a discharge in a Chapter 13 bankruptcy. *See generally EXP/CMajor 00001-00027; see also FAC at Ex. 2.* Experian was clearly reporting Plaintiff's bankruptcy information accurately, according to Plaintiff's own admissions. *See Plaintiff's FAC at ¶¶ 11 & 20.* Experian was reporting that Plaintiff filed a petition for Chapter 13 bankruptcy in April of 2009 and receive a discharge of that bankruptcy in March of 2015. *See EXP/CMajor 00054; see also FAC at Ex. 3; EXP/CMajor 00011; see also FAC at Ex. 1.*

The question here, and the crux of this litigation, is: whether the Ocwen account appearing on Plaintiff's Experian consumer disclosure was included in, and subsequently

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discharged through, bankruptcy? Given the fact that Ocwen certified to Experian that the disputed account was not included in or discharged through bankruptcy and that Plaintiff's bankruptcy docket contains no record of the disputed Ocwen account appearing on Plaintiff's Experian consumer disclosure, it is my opinion that a reasonable reinvestigation would not affirm Plaintiff's claim regarding the Ocwen account. Further, even if Experian went above and beyond a reasonable investigation—such as checking Plaintiff's bankruptcy docket—Experian still would not have affirmed Plaintiff's claim.

C. Experian's Actions To Independently Verify Information In Response To A Litigation Complaint Are Not Subject To The Reinvestigation Requirements Of The FCRA

When a consumer provides Experian with proper notification that the consumer disputes the accuracy of an item of information on the consumer's Experian credit report, as stated in section II.B.1 & II.B.2, Experian invokes its reinvestigation procedures, as required by the FCRA. However, the filing of a lawsuit is not a direct notification of a dispute by a consumer, as described in 15 U.S.C § 1681i(a)(1)(A) ("the consumer notifies the agency directly, or indirectly through a reseller, of such dispute."). Rather, a litigation complaint is an enforcement action that is available to a consumer when the consumer feels the FCRA has been violated. It is typically filed with a court of law by an attorney and served on Experian's registered agent for service of process. Service of a lawsuit complaint is not notice of a dispute as described in 15 U.S.C § 1681i(a)(1)(A) ("the consumer notifies the agency directly, or indirectly through a reseller, of such dispute."). Thus, when served with notice of a lawsuit, the same duties imposed upon Experian by the FCRA in Section 1681i, such as the requirement to reinvestigate items which are the subject of a dispute and the requirement to send the results of a reinvestigation to the consumer, do not apply, as the lawsuit complaint is not notice of dispute as described by the Section.

That said, Experian has a right to research the allegations made against it in the litigation complaint, a right to mitigate damages in the event the alleged inaccuracy can and should be remedied without further court involvement, and a right to fully research the matters alleged in

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the litigation complaint to prepare a defense for itself. Should Experian choose, at the direction of its counsel, to contact the sources reporting the items of information that are the subject of the lawsuit to verify their accuracy, it can certainly do so without invoking any obligations to the consumer. And the mere fact that Experian often utilizes the same process when Experian is directed by counsel to contact a data furnisher post-litigation, as it does when a consumer dispute is received, does not render Experian's post-litigation actions subject to compliance with 15 U.S.C § 1681i(a)(1)(A). Instead, Experian's actions taken at the direction of counsel in an attempt to informally resolve matters alleged in a litigation complaint are voluntary and privileged.

Surely, a reasonable consumer can discern the difference between contacting a credit reporting agency to file a dispute, as described and anticipated by the FCRA, and drafting and filing a litigation complaint filed with a court of law. It is my opinion that Experian is not required to notify a consumer of the results of any of its post-litigation activities, including the results of contacting a data furnisher, should it choose to do so. Indeed, a dispute from a consumer and a litigation complaint are two vastly different scenarios. Moreover, as evidenced by the dispute letter Plaintiff sent to Experian in July 2015, *see EXP/CMajor 00001-00027*; *see also FAC at Ex. 2*, Plaintiff clearly knew how to invoke the reinvestigation process and could, at any time, have done so again instead of, or in addition to, filing her litigation complaint.

III. CONCLUSION

Plaintiff claims that Experian failed to follow reasonable procedures to assure maximum possible accuracy and as a result has been reporting false and inaccurate information even after it has known or should have known the information was incorrect. *See FAC at ¶¶ 1-48, 75-78*. Plaintiff also alleges that the FCRA requires credit reporting agencies to provide reinvestigation reports directly to consumers that were conducted post-litigation and at the direction of counsel following service of a litigation complaint. *See id. at ¶¶ 49-74, 79-82*.

Experian is a credit reporting agency and data accuracy is critical in the credit reporting industry. There is no benefit for Experian to maintain information it has any reason to believe is

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inaccurate; in fact, the notion goes against Experian's business goals. As such Experian employs reasonable procedures at every phase of its handling of consumer credit data to assure maximum possible accuracy. Included in those reasonable procedures are Experian's reinvestigation procedures, which are those invoked when it receives notice from a consumer directly, or indirectly from a reseller, that the consumer believes information contained in the consumer's Experian credit file is inaccurate. However, as explained above, those same procedures do not apply to actions that may be taken by Experian at the direction of its counsel after it receives notice of a litigation complaint filed against it. Those actions are taken at the direction of counsel and are privileged.

In Plaintiff's case, her dispute letter did not contain any supporting documentation that would allow Experian to update the disputed account independently. Thus, Experian contacted Ocwen directly to verify Plaintiff's dispute. To reiterate, in addition to providing the notice of dispute to Ocwen, Experian also sent Ocwen a copy of the entire dispute correspondence that was received from Plaintiff. Notwithstanding the aforementioned facts, Ocwen certified to Experian the accuracy of the disputed account. Experian had and continues to have no reason to question the reliability of Ocwen's response. As discussed above, in my capacity as a designated expert witness in this matter, I reviewed several filings in Plaintiff's bankruptcy docket and the dispute Ocwen loan is not listed.

Ocwen, the party with whom Plaintiff had a direct relationship, is in the best position to know if its account information appearing on Plaintiff's file is accurate. There is nothing further that Experian could have provided Ocwen or obtained on its own that would have either made Plaintiff's position regarding the disputed account any clearer, or supported Plaintiff's contention that the account is inaccurate. Thus, Experian's actions in this matter were reasonable.


Further in my opinion, Experian's reinvestigation and notice obligations as required under the FCRA, are not triggered by a consumer filing and serving of a litigation complaint that relates to information on the consumer's Experian credit file. Such a complaint fails to provide Experian proper notice of a dispute as described under the FCRA. *See* 15 § 1681i(a)(1)(A).

*CONFIDENTIAL***IV. DATA AND OTHER INFORMATION CONSIDERED IN FORMING OPINIONS**

In forming the above opinions, I relied upon my years of experience in the consumer credit reporting field and the knowledge I have acquired over the years regarding consumer credit reporting, Experian's credit reporting system and the policies and procedures that govern its credit reporting business, and Experian's dispute handling policies and procedures. I also reviewed and relied upon the documents that have been exchanged during this litigation, including documents relating to Experian's contacts with Plaintiff and Experian's actions taken in response to these contacts and documents that Experian has obtained relating to Plaintiff's bankruptcy.

I reserve the right to supplement this report based on a comprehensive study of any additional documents that may become available at a later date as well as any further information regarding this case or Plaintiff's individual claims and putative class claims, including but not limited to any materials disclosed on behalf of any expert witness(es) for Plaintiff.

Dated: April 12, 2018


Kimberly Cave

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APPENDIX A

Curriculum Vitae

Kimberly Cave (f/k/a Kimberly Hughes)
Compliance and Litigation Analyst
Experian Information Solutions, Inc.
601 Experian Parkway, Allen, TX 75013

Education

Stephen F. Austin State University (1991 – 1993)

- English Major Field of Study with Emphasis in Education
- Minor study in Kinesiology

Employment History

Experian Information Solutions, Inc.

- Compliance and Litigation Analyst (February 2011 to present)
- Consumer Affairs Special Services,
Senior Legal and Compliance Specialist (July 2001 – February 2011)
- Consumer Affairs Special Services, Specialist (July 2000 to July 2001)
- Customer Service Representative (August 1997 to July 2000)

First Merchants Acceptance

- Credit Investigator (September 1996 – August 1997)

Collin County Sherriff's Office

- Police Dispatcher and 911 Operator (July 1995 – July 1996)

Training

Consumer Data Industry Association (COIA) Fair Credit Reporting Act Certification
Experian related training:

- NCAC Investigation Training
- The Leadership Edge
- Information Security Awareness
- Profile Maintenance and Special Handling
- Credit Score Overview
- Professionalism Skills Workshop
- Automated Data Flow
- Power of the PIN
- File One / Administrative Credit Reports
- California Senate Bill 168
- Promoting a Respectful Workplace
- Trade Secrets and Confidential Information - Your Obligations
- Information Security Policy at Experian
- Consumer Fraud Procedures Refresher Course
- CAPS: No Record Training
- Listening, Influencing and Handling Tough Situations

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- Consumer Profile Maintenance
- Intellectual Property at Experian - Protecting and Respecting Intangible Assets
- Security Freeze Training
- Consumer Credit Data - Reporting, Storage and Display
- Achieving Customer Service Excellence
- Personalizing the Customer Experience
- Vantage Score
- Ethical Principles and Fraud Prevention
- Consumer Compliance: Data Furnishers
- Automated Data Flow 2012
- Power of the PIN 2012
- Scoring and Analytics Certification Program 2013
- Security Fundamentals (Annual Certification) 2014
- Unfair, Deceptive or Abusive Acts or Practices 2014
- Fair Credit Reporting Act Awareness (FCRA) 2014
- HIPPA Privacy and Security Rules at Experian 2014
- Gramm Leach Bliley Act (GLB) -Privacy and Security Breach 2014
- FICO® World Bootcamp 2014
- Power of the PIN 2015
- Automated Data Flow 2015
- Security Fundamentals (Annual Certification) 2015
- Unfair, Deceptive or Abusive Acts or Practices 2015
- Fair Credit Reporting Act Awareness (FCRA) 2015
- HIPPA Privacy and Security Rules at Experian 2015
- Gramm Leach Bliley Act (GLB) -Privacy and Security Breach 2015
- Security Fundamentals (Annual Certification) 2016
- Unfair, Deceptive or Abusive Acts or Practices 2016
- Fair Credit Reporting Act Awareness (FCRA) 2016
- HIPPA Privacy and Security Rules at Experian 2016
- Gramm Leach Bliley Act (GLB) -Privacy and Security Breach 2016
- Automated Data Flow 2017
- Power of the PIN 2017
- Security Fundamentals (Annual Certification) 2017

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APPENDIX B**List of Cases⁵**

Jamon T. Brim v. Dell Financial Services, LLC, et al., United States District Court for the Northern District of Alabama, Case No. 5:10-cv-00369-IPJ (FRCP 30(b)(6) Deposition Testimony).

Carla Paul v. Experian Information Solutions, Inc., et al., United States District Court for the District of Minnesota, Case No. 0:09-cv-01102-DSD-AJB (Expert Affidavit).

Kim Brown v. Wal Mart Stores, Inc., et al., United States District Court for the Western District of Tennessee, Memphis Division, Case No. 2:09-CV-2148 (Affidavit).

Sylvia A. Nelson v. Experian Information Solutions, Inc., United States District Court for the District of South Carolina, Case No. 3:10-cv-02200-JFA (FRCP 30(b)(6) Deposition Testimony).

Nickalas & Megan Bradshaw v. BAC Home Loans Servicing, LP; et al., United States District Court for the District of Oregon, Case No. 10-0438-HA (Expert Report).

David Osada v. Experian Information Solutions, Inc., United States District Court for the Northern District of Illinois, Case No. 1:11-CV-02856 (FRCP 30(b)(6) Deposition Testimony).

Laura M. Jones v. Experian Information Solutions, Inc., United States District Court for the Eastern District of Virginia, Case No. 1:11-cv-826- CMH-TCB (Expert Report).

William G. Stewart and Nancy Stewart v. BAC Home Loans Servicing, LP, et al., United States District Court, Northern District of California, Case No. CV 3:10-CV -01225SI (FRCP 30(b)(6) (Deposition Testimony and Expert Reports).

Tamberly Tannehill v. Experian Information Solutions, Inc., United States District Court for the Western District of Kentucky, Louisville Division, Case No. 3:11-CV-396-R (Expert Report).

Saif Mokel v. Experian Information Solutions, Inc., United States District Court for the Eastern District of Virginia, Alexandria Division, Case No. 1:12-CV-00585-JCC-JPA (FRCP 30(b)(6) Deposition Testimony).

Phillip David Haskett v. Experian Information Solutions, Inc., United States District Court for the Eastern District of Texas, Case No. 9:12-CV-0027 (Expert Report).

⁵ This list includes all cases in which I have provided an expert report or testified as an expert at deposition or trial in the last four years, as well as a selection of cases in which I have provided deposition testimony or declarations on behalf of Experian.

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Jose Luis Calderon v. Experian Information Solutions, Inc., United States District Court for the District of Idaho, Case No. 1:11-CV-00386-EJL (Expert Report).

Debra A. Ward v. Experian Information Solutions, Inc., United States District Court for the Eastern District of Wisconsin, Case No. 2:12-CV-00229 (FRCP 30(b)(6) Deposition Testimony).

James Singletery v. Experian Information Solutions, Inc., United States District Court for the Northern District of Alabama, Southern Division, Case No CV-12-P-2104-S (FRCP 30(b)(6) Deposition Testimony).

Johnnie G. Bryant, Jr. v. Experian Information Solutions, Inc., United States District Court for the District of South Carolina, Florence Division, Case No. 4:12-CV-01370 TLW (FRCP 30(b)(6) Deposition Testimony).

Kamaladoss Selvam v. Experian Information Solutions, Inc., United States District Court for the Eastern District of New York, Case No. 12-CV-1828 (FRCP 30(b)(6) Deposition Testimony).

Juliana Jett v. Experian Information Solutions, Inc., et al., United States District Court, Northern District of Texas, Case No. 3:12-CV-02136-D (Expert Report).

Denese Toliver v. Experian Information Solutions, Inc., United States District Court, Southern District of Texas, Case No. 4:12-CV- 02436 (Expert Report).

Peters v. Equifax Information Services LLC, et al., United States District Court, Central District of California, Case No. EDCV12-1837 TJH (OPx). (Expert Report and Rebuttal).

Jeff and Tanya Turner v. Experian Information Solutions, Inc., United States District Court for the District of Maine, Case No. 1:13-cv-00010-DBH (Expert Report).

Steven Strong v. Collecto, INC. d/b/a EOS CCA, Experian Information Solutions, Inc., United States District Court for the Northern District of Texas, Dallas Division, Case No. 3:12-cv-05115-P (Rebuttal Expert Report).

Jeff Akahoshi v. Experian Information Solutions, Inc., and Does 1-10, United States District Court for the Central District of California, Case No. 2:12-cv-01890-JEM (Expert Report).

Edward Dixon v. Experian Information Solutions, Inc., United States District Court Northern District of Indiana, Hammond Division, Case No. 2:13- cv-00227-PPS-PRC (30(b)(6) Deposition Testimony).

Michael T. Dreher, Individually and on Behalf of a Class of Similarly Situated Persons v. Experian Information Solutions, Inc., United States District Court for the Eastern District of Virginia, Richmond Division, Case No. 3:11-cv-00624-JAG (FRCP 30(b)(6) Deposition Testimony).

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Jeffrey A. Beaubien v. Experian Information Solutions, Inc., United States District Court for the District of Minnesota, Case No. 0:13-cv-02549- PJS-JSM (Expert Report).

Thomas J. Gulden v. Capital One Financial Corporation, et al., United States District Court for the District of Minnesota, Case No. 0:13-cv-02450-JRT-SER (Expert Report).

Winimae D. Oxfurth v. Experian Information Solutions, Inc., United States District Court for the Eastern District of Virginia, Alexandria Division, Case No. 1:14-cv-123 (Expert Report).

Terry D. Toler and Donna R. Toler v. PHH Mortgage Corp., et al., United States District Court for the Western District of Arkansas, Hot Springs Division, Case No. 6:12-CV-06032- RTD (Expert Report, Trial Testimony).

Michael T. Dreher, Individually and on Behalf of a Class of Similarly Situated Persons v. Experian Information Solutions, Inc., United States District Court for the Eastern District of Virginia, Richmond Division, Case No. 3:11-cv-00624JAG (Deposition Testimony, Expert Report, Rebuttal Expert Report).

Tiffany St. Michaels v. Experian Information Solutions, Inc., United States District Court for the District of Minnesota, Case No. 14-cv-00592-JNE-HB (Expert Report).

Martin McLaughlin v. Experian Information Solutions, Inc., United States District Court, District of New Jersey, Case No. 13-7138 (FRCP 30(b)(6) Deposition Testimony).

Kevin Thomas v. Equifax Information Services, LLC; et al., United States District Court for the District of Montana, Butte Division, Case No. CV-14-13-13U-SHE (Expert Report).

Roxanne Best and Dean Snapp, Individually and on Behalf of a Class of Similarly Situated Persons v. Experian Information Solutions, Inc., United States District Court for the Southern District of Florida, Case No. 9:14-cv-80929-Cohn/Seltzer (Deposition Testimony as a fact witness).

John T. Shaw, et al. v. Experian Information Solutions, Inc., United States District Court for the Southern District of California. Case No. 13-cv-1295-JLS-BLM (FCP 30(b)(6) Deposition Testimony).

Steven Laude, Jr. v. Experian, et al., United States District Court for the District of Colorado, Case No. 1:14-CV-02675-WYD-MJW (Expert Report).

Haykuhi v. Avetisyan v. Experian Information Solutions, Inc., et al., United States District Court for the Central District of California, Case No. 2:14-cv- 05276-AB-AS (Expert Report).

Raymond Alvandi v. Fidelity Capital Holdings, Inc., et al., United States District Court for the Central District of California, Case No. 2:14-cv-04379-DSF-AJW (Rebuttal Expert Report).

Debra B. Croft v. Experian Information Solutions Inc., United States District Court for the District of South Carolina, Columbia Division, Case No. 3:14-cv-04630-MGL (Rebuttal Expert Report).

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Josephine Waletzko v. Experian Information Services Inc., United States District Court for Western District of Minnesota, Case No. 4:14-cv-00865 (Expert Report and Rebuttal Expert Report).

Heidi Rene Johnson v. Experian Information Solutions, Inc., Case No. 2:14-cv-01972-TSZ, United States District Court, Western District of Washington (Seattle) (Expert Report).

James Banneck v. HSBC Bank USA, N.A., et al., United States District Court for the Northern District of California, Case No. 3:14-cv-02250-HSG (FRCP 30(b)(6) Deposition Testimony, Expert Report).

Robert James Anthony v. Experian Information Solutions, Inc., United States District Court for the Eastern District of California, Case No. 2:14-CV-01230-MCE-EFB (Expert Report and Declaration).

Michael R. Whitescarver v. Experian Information Solutions, Inc., United States District Court for the District of Minnesota, Case No. 0:15- cv-04480-DSD-FLN (Expert Report).

Daniel J. Lenz v. Experian Information Solutions, Inc., et al., United States District Court for the District of Minnesota, Case No. 0:15-cv-04175-JRT-TNL (Expert Report).

Douglas Yaeger and Crystal Yaeger v. Experian Information Solutions, Inc., United States District Court for the Central District of California, Case No. 5:16-cv-00387-JGB(SPx) (Expert Report).

Alejandra Ross v. Experian Information Solutions, Inc., United States District Court, District of Nevada, Case No. 2:16-cv-00754-APG-CWH (Expert Report).

Richard Augustiewicz v. Experian, United States District Court for the Eastern District of New York, Case No: 2:15-cv-06340-SJF-SIL (Expert Report).

Donn Headley v. Experian Information Solutions, Inc., United States District Court for the District of Colorado, Denver Division, Case No. 1:16-cv-01680-RBJ-NYW (Expert Report).

Johnathan Oldham and Morgan Fleming v. Experian Information Solutions, Inc. et. al., United States District Court for the Northern District of Alabama, Southern Division, Case No. 2:16-CV-980-RDP (Expert Report).

Orlando Sanchez v. Experian Information Solutions, Inc., United States District Court for the Central District of California, Case No. 5:15-cv-02450-JGB-KK (Rebuttal Expert Report).

Erwin Indich v. Equifax Information Services, LLC, et al., United State District Court for the District of Colorado, Case No. 1:16-cv-02484-RM-MEH (Expert Report).

April Hendrix v. Experian Information Services, Inc., United States District Court for the Middle District of North Carolina, Durham Division, Case No. 1:16-cv-201 (Expert Report).

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Gregory Jacques Stewart v. Experian Information Solutions, Inc., United States District Court for the Northern District of Georgia, Case No. 1:16-cv-2870 (Expert Report).

Marni Vasilko v. Experian Information Solutions, Inc., United States District Court for the Northern District of Georgia, Case No. 1:16-cv-4461 (Expert Report).

James Gary Watland v. Experian Information Solutions, Inc., United States District Court for the Western District of Washington at Tacoma, Case No. 3:16-cv-05987- RSL (Expert Report).

Syed Sunny Hassan v. Experian Information Solutions, Inc., United States District Court for the Southern District of Texas, Case No. 4:17-cv-00285 (Expert Report).

David Camarata v. Experian Information Solutions, Inc., United States District Court for the Southern District of New York, Case No. 1:16-cv-00132-AT (FRCP 30(b)(6) Deposition Testimony).

Maria E. v. Experian Information Solutions, Inc., United State District Court for the Eastern District of Kentucky, Lexington Division, Case No. 5:17-cv-00098-JHM (Expert Report).

Thomas Foskaris v. Experian Information Solutions, Inc., United State District Court for the District of Nevada, Case No. 2:17-cv-00506-KJD-PAL (Expert Report, Rebuttal Expert Report, and Sur-Rebuttal Expert Report; Expert Deposition Testimony).

EXHIBIT A

B1 (Official Form 1)(1/08)

| United States Bankruptcy Court District of Nevada | | Voluntary Petition | | | | | | | | | | |
|--|---|---|--|--|--|--|---|--|---|---|---|--|
| Name of Debtor (if individual, enter Last, First, Middle): Mainor, Carol | | Name of Joint Debtor (Spouse) (Last, First, Middle): | | | | | | | | | | |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): | | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): | | | | | | | | | | |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-1994 | | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) | | | | | | | | | | |
| Street Address of Debtor (No. and Street, City, and State): 7113 Via Locanda Ave Las Vegas, NV <div style="text-align: right; margin-top: 5px;">ZIP Code 89131</div> | | Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right; margin-top: 5px;">ZIP Code</div> | | | | | | | | | | |
| County of Residence or of the Principal Place of Business: Clark | | County of Residence or of the Principal Place of Business: | | | | | | | | | | |
| Mailing Address of Debtor (if different from street address): <div style="text-align: right; margin-top: 5px;">ZIP Code</div> | | Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; margin-top: 5px;">ZIP Code</div> | | | | | | | | | | |
| Location of Principal Assets of Business Debtor (if different from street address above): | | | | | | | | | | | | |
| Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) | Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). | Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts. | | | | | | | | | | |
| Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. | | Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). | | | | | | | | | | |
| Statistical/Administrative Information *** George Haines, Esq. 9411 *** <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. | | THIS SPACE IS FOR COURT USE ONLY | | | | | | | | | | |
| Estimated Number of Creditors <table style="width: 100%; text-align: center;"><tr><td><input type="checkbox"/> 1-49</td><td><input checked="" type="checkbox"/> 50-99</td><td><input type="checkbox"/> 100-199</td><td><input type="checkbox"/> 200-999</td><td><input type="checkbox"/> 1,000-5,000</td><td><input type="checkbox"/> 5,001-10,000</td><td><input type="checkbox"/> 10,001-25,000</td><td><input type="checkbox"/> 25,001-50,000</td><td><input type="checkbox"/> 50,001-100,000</td><td><input type="checkbox"/> OVER 100,000</td></tr></table> | | | <input type="checkbox"/> 1-49 | <input checked="" type="checkbox"/> 50-99 | <input type="checkbox"/> 100-199 | <input type="checkbox"/> 200-999 | <input type="checkbox"/> 1,000-5,000 | <input type="checkbox"/> 5,001-10,000 | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> 25,001-50,000 | <input type="checkbox"/> 50,001-100,000 | <input type="checkbox"/> OVER 100,000 |
| <input type="checkbox"/> 1-49 | <input checked="" type="checkbox"/> 50-99 | | <input type="checkbox"/> 100-199 | <input type="checkbox"/> 200-999 | <input type="checkbox"/> 1,000-5,000 | <input type="checkbox"/> 5,001-10,000 | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> 25,001-50,000 | <input type="checkbox"/> 50,001-100,000 | <input type="checkbox"/> OVER 100,000 | | |
| Estimated Assets <table style="width: 100%; text-align: center;"><tr><td><input type="checkbox"/> \$0 to \$50,000</td><td><input type="checkbox"/> \$50,001 to \$100,000</td><td><input type="checkbox"/> \$100,001 to \$500,000</td><td><input checked="" type="checkbox"/> \$500,001 to \$1 million</td><td><input type="checkbox"/> \$1,000,001 to \$10 million</td><td><input type="checkbox"/> \$10,000,001 to \$50 million</td><td><input type="checkbox"/> \$50,000,001 to \$100 million</td><td><input type="checkbox"/> \$100,000,001 to \$500 million</td><td><input type="checkbox"/> \$500,000,001 to \$1 billion</td><td><input type="checkbox"/> More than \$1 billion</td></tr></table> | | | <input type="checkbox"/> \$0 to \$50,000 | <input type="checkbox"/> \$50,001 to \$100,000 | <input type="checkbox"/> \$100,001 to \$500,000 | <input checked="" type="checkbox"/> \$500,001 to \$1 million | <input type="checkbox"/> \$1,000,001 to \$10 million | <input type="checkbox"/> \$10,000,001 to \$50 million | <input type="checkbox"/> \$50,000,001 to \$100 million | <input type="checkbox"/> \$100,000,001 to \$500 million | <input type="checkbox"/> \$500,000,001 to \$1 billion | <input type="checkbox"/> More than \$1 billion |
| <input type="checkbox"/> \$0 to \$50,000 | <input type="checkbox"/> \$50,001 to \$100,000 | <input type="checkbox"/> \$100,001 to \$500,000 | <input checked="" type="checkbox"/> \$500,001 to \$1 million | <input type="checkbox"/> \$1,000,001 to \$10 million | <input type="checkbox"/> \$10,000,001 to \$50 million | <input type="checkbox"/> \$50,000,001 to \$100 million | <input type="checkbox"/> \$100,000,001 to \$500 million | <input type="checkbox"/> \$500,000,001 to \$1 billion | <input type="checkbox"/> More than \$1 billion | | | |
| Estimated Liabilities <table style="width: 100%; text-align: center;"><tr><td><input type="checkbox"/> \$0 to \$50,000</td><td><input type="checkbox"/> \$50,001 to \$100,000</td><td><input type="checkbox"/> \$100,001 to \$500,000</td><td><input checked="" type="checkbox"/> \$500,001 to \$1 million</td><td><input type="checkbox"/> \$1,000,001 to \$10 million</td><td><input type="checkbox"/> \$10,000,001 to \$50 million</td><td><input type="checkbox"/> \$50,000,001 to \$100 million</td><td><input type="checkbox"/> \$100,000,001 to \$500 million</td><td><input type="checkbox"/> \$500,000,001 to \$1 billion</td><td><input type="checkbox"/> More than \$1 billion</td></tr></table> | | <input type="checkbox"/> \$0 to \$50,000 | <input type="checkbox"/> \$50,001 to \$100,000 | <input type="checkbox"/> \$100,001 to \$500,000 | <input checked="" type="checkbox"/> \$500,001 to \$1 million | <input type="checkbox"/> \$1,000,001 to \$10 million | <input type="checkbox"/> \$10,000,001 to \$50 million | <input type="checkbox"/> \$50,000,001 to \$100 million | <input type="checkbox"/> \$100,000,001 to \$500 million | <input type="checkbox"/> \$500,000,001 to \$1 billion | <input type="checkbox"/> More than \$1 billion | |
| <input type="checkbox"/> \$0 to \$50,000 | <input type="checkbox"/> \$50,001 to \$100,000 | <input type="checkbox"/> \$100,001 to \$500,000 | <input checked="" type="checkbox"/> \$500,001 to \$1 million | <input type="checkbox"/> \$1,000,001 to \$10 million | <input type="checkbox"/> \$10,000,001 to \$50 million | <input type="checkbox"/> \$50,000,001 to \$100 million | <input type="checkbox"/> \$100,000,001 to \$500 million | <input type="checkbox"/> \$500,000,001 to \$1 billion | <input type="checkbox"/> More than \$1 billion | | | |

B1 (Official Form 1)(1/08)

Page 2

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Mainor, Carol**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **Las Vegas, NV**

Case Number:

0718776

Date Filed:

12/27/07

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

Julius Mainor**08-23913****11/21/08**

District:

Relationship:

Judge:

District of Nevada**husband****mkn****Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ George Haines, Esq.**April 9, 2009**

Signature of Attorney for Debtor(s)

(Date)

George Haines, Esq.**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐
- Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)_____
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(1/08)

Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Mainor, Carol**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Carol Mainor
Signature of Debtor **Carol Mainor**

X
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

April 9, 2009

Date

Signature of Attorney*

X /s/ George Haines, Esq.
Signature of Attorney for Debtor(s)

George Haines, Esq. 9411

Printed Name of Attorney for Debtor(s)

HAINES & KRIEGER, LLC

Firm Name

1020 Garces Ave.

Suite 100

Las Vegas, NV 89101

Address

Email: info@hainesandkrieger.com

(702) 880-5554 Fax: (702) 385-5518

Telephone Number

April 9, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court
District of Nevada**

In re Carol Mainor

Debtor(s)

Case No.

Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Carol Mainor
Carol Mainor

Date: April 9, 2009

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

George Haines, Esq.

Printed Name of Attorney

Address:

1020 Garces Ave.

Suite 100

Las Vegas, NV 89101

(702) 880-5554

info@hainesandkrieger.com

X **/s/ George Haines, Esq.**

Signature of Attorney

April 9, 2009

Date

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Carol Mainor

Printed Name(s) of Debtor(s)

X **/s/ Carol Mainor**

Signature of Debtor

April 9, 2009

Date

Case No. (if known) _____

X _____

Signature of Joint Debtor (if any)

Date

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court District of Nevada

In re **Carol Mainor**,
Debtor

Case No. _____

Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|--|----------------------|------------------|-------------------|-------------------|-----------------|
| A - Real Property | Yes | 1 | 550,000.00 | | |
| B - Personal Property | Yes | 3 | 10,025.00 | | |
| C - Property Claimed as Exempt | Yes | 1 | | | |
| D - Creditors Holding Secured Claims | Yes | 1 | | 761,754.00 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 2 | | 0.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 11 | | 5,569.00 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 1 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 1 | | | 6,705.00 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 1 | | | 6,305.00 |
| Total Number of Sheets of ALL Schedules | | 23 | | | |
| Total Assets | | | 560,025.00 | | |
| Total Liabilities | | | | 767,323.00 | |

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court
District of Nevada

In re **Carol Mainor**,
 Debtor

Case No. _____

Chapter **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---|-------------|
| Domestic Support Obligations (from Schedule E) | 0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | 0.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | 0.00 |
| Student Loan Obligations (from Schedule F) | 0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | 0.00 |
| TOTAL | 0.00 |

State the following:

| | |
|---|-----------------|
| Average Income (from Schedule I, Line 16) | 6,705.00 |
| Average Expenses (from Schedule J, Line 18) | 6,305.00 |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20) | 4,905.00 |

State the following:

| | | |
|--|-------------|-------------------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | 211,754.00 |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column | 0.00 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | 0.00 |
| 4. Total from Schedule F | | 5,569.00 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | 217,323.00 |

B6A (Official Form 6A) (12/07)

In re **Carol Mainor**

Case No. _____

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Description and Location of Property | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption | Amount of Secured Claim |
|--|---|------------------------------------|--|-------------------------|
| 7113 Via Locanda Avenue Las Vegas, NV 89131 ***retain arrears in plan*** **second to be avoided** | mortgage | - | 550,000.00 | 761,754.00 |

Sub-Total > **550,000.00** (Total of this page)

Total > **550,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re **Carol Mainor**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|--|------------------|---|---|---|
| 1. Cash on hand | | money on hand | J | 15.00 |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | Wells Fargo checking account | H | 200.00 |
| | | Washington Mutual**clsd feb, 09*** | - | 10.00 |
| | | Wells Fargo checking account** | W | 0.00 |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. Household goods and furnishings, including audio, video, and computer equipment. | | household goods | - | 7,000.00 |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | X | | | |
| 6. Wearing apparel. | | Clothing | - | 500.00 |
| 7. Furs and jewelry. | X | | | |
| 8. Firearms and sports, photographic, and other hobby equipment. | X | | | |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | | |
| 10. Annuities. Itemize and name each issuer. | X | | | |

Sub-Total > **7,725.00**
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Carol Mainor**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|---|------------------|--|---|---|
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X | | | |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | X | | | |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 14. Interests in partnerships or joint ventures. Itemize. | | United Auto Services Sole Proprietorship**clsd*** | - | 0.00 |
| 15. Government and corporate bonds and other negotiable and nonnegotiable instruments. | X | | | |
| 16. Accounts receivable. | X | | | |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. | X | | | |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |

Sub-Total > **0.00**
(Total of this page)

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Carol Mainor**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|---|------------------|---|---|---|
| 22. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories. | | 1996 Mitsubishi Mirage LS**paid off*** 210,000 miles | - | 2,300.00 |
| 26. Boats, motors, and accessories. | X | | | |
| 27. Aircraft and accessories. | X | | | |
| 28. Office equipment, furnishings, and supplies. | X | | | |
| 29. Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 30. Inventory. | X | | | |
| 31. Animals. | X | | | |
| 32. Crops - growing or harvested. Give particulars. | X | | | |
| 33. Farming equipment and implements. | X | | | |
| 34. Farm supplies, chemicals, and feed. | X | | | |
| 35. Other personal property of any kind not already listed. Itemize. | X | | | |

Sub-Total > **2,300.00**
(Total of this page)

Total > **10,025.00**

(Report also on Summary of Schedules)

Sheet **2** of **2** continuation sheets attached
to the Schedule of Personal Property

B6C (Official Form 6C) (12/07)

In re **Carol Mainor**

Case No. _____

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds
\$136,875.

| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|--|--------------------------------------|----------------------------|---|
| Real Property | | | |
| 7113 Via Locanda Avenue Las Vegas, NV 89131 ***retain arrears in plan*** **second to be avoided** | Nev. Rev. Stat. § 21.090(1)(m) | 0.00 | 550,000.00 |
| Checking, Savings, or Other Financial Accounts, Certificates of Deposit | | | |
| Wells Fargo checking account | Nev. Rev. Stat. § 21.090(1)(g) | 0.00 | 200.00 |
| Washington Mutual**clsd feb, 09** | Nev. Rev. Stat. § 21.090(1)(g) | 10.00 | 10.00 |
| Household Goods and Furnishings | | | |
| household goods | Nev. Rev. Stat. § 21.090(1)(b) | 7,000.00 | 7,000.00 |
| Wearing Apparel | | | |
| Clothing | Nev. Rev. Stat. § 21.090(1)(b) | 500.00 | 500.00 |
| Automobiles, Trucks, Trailers, and Other Vehicles | | | |
| 1996 Mitsubishi Mirage LS**paid off*** 210,000 miles | Nev. Rev. Stat. § 21.090(1)(f) | 2,300.00 | 2,300.00 |

| | | |
|--------|-----------------|-------------------|
| Total: | 9,810.00 | 560,010.00 |
|--------|-----------------|-------------------|

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Carol Mainor**

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R H W J C | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|--|--|--|--|--------------------------------------|--|---------------------------------|
| | | | | | | | |
| Account No. Blue Haven's Pool 1126 South Rainbow Las Vegas, NV 89146 | - | 7113 Via Locanda Avenue Las Vegas, NV 89131 ***retain arrears in plan*** **second to be avoided** | | | | 2,700.00 | 2,700.00 |
| Value \$ | | 550,000.00 | | | | 2,700.00 | 2,700.00 |
| Account No. Green Tree Services 345 St Peter Stree Suite 600 Saint Paul, MN 55102 | - | Second Mortgage to be avoided 7113 Via Locanda Avenue Las Vegas, NV 89131 ***retain arrears in plan*** **second to be avoided** | | | X | 47,312.00 | 47,312.00 |
| Value \$ | | 550,000.00 | | | | 47,312.00 | 47,312.00 |
| Account No. 21919451 Option One Mortgage Co c/o American Home Mort. SVC PO Box 44042 Jacksonville, FL 32231 | - | mortgage 7113 Via Locanda Avenue Las Vegas, NV 89131 ***retain arrears in plan*** **second to be avoided** | | | | 710,742.00 | 160,742.00 |
| Value \$ | | 550,000.00 | | | | 710,742.00 | 160,742.00 |
| Account No. Tuscana Owners Association c/o Platinum Community Services P.O. Box 502077 San Diego, CA 92150 | - | hoa hoa arrears on 7113 Via Locanda Avenue Las Vegas, NV 89131 | | | | 1,000.00 | 1,000.00 |
| Value \$ | | 550,000.00 | | | | 1,000.00 | 1,000.00 |
| Subtotal (Total of this page) | | | | | | 761,754.00 | 211,754.00 |
| Total (Report on Summary of Schedules) | | | | | | 761,754.00 | 211,754.00 |

0 continuation sheets attached

B6E (Official Form 6E) (12/07)

In re **Carol Mainor**

Case No. _____

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re Carol Mainor
Debtor

Case No. _____

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B O R R | H W J C | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM | AMOUNT NOT ENTITLED TO PRIORITY, IF ANY |
|---|--------------------------------------|------------------|------------------------------------|--|--|--------------------------------------|--------------------|---|
| | | | | | | | | AMOUNT ENTITLED TO PRIORITY |
| Account No. | | | | | | | | |
| IRS Insolvency Dept 110 City Parkway Las Vegas, NV 89101 | | - | | | | | 0.00 | 0.00 |
| Account No. | | | | | | | | |
| Account No. | | | | | | | | |
| Account No. | | | | | | | | |
| Account No. | | | | | | | | |
| Account No. | | | | | | | | |
| Subtotal (Total of this page) | | | | | | | 0.00 | 0.00 |
| Total (Report on Summary of Schedules) | | | | | | | 0.00 | 0.00 |

Sheet 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6F (Official Form 6F) (12/07)

In re **Carol Mainor**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|--------------------------------------|------------------------------------|--|--|--------------------------------------|-----------------|
| | | H W J C | | | | |
| Account No. 143517 Acclaim Crdt Po Box 3028 Visalia, CA 93277 | | H | 10 Pcs1 | | | 235.00 |
| Account No. 8740071089999 Amc Mortgage Services | | H | Opened 1/01/05 Last Active 4/30/05 ConventionalRealEstateMortgage | | | Unknown |
| Account No. 8740061161279 Amc Mortgage Services Po Box 769 Santa Ana, CA 92866 | | J | Opened 7/30/04 Last Active 9/22/04 ConventionalRealEstateMortgage | | | 0.00 |
| Account No. 8740061161279 Amc Mortgage Services Po Box 11000 Santa Ana, CA 92711 | | - | Opened 7/30/04 Last Active 9/22/04 ConventionalRealEstateMortgage | | | 0.00 |
| Subtotal (Total of this page) | | | | | | 235.00 |

10 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Carol Mainor**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|---------------------------------|---|--|--|--------------------------------------|---|
| | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. 022650105010399271 American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355 | H | Opened 4/01/84 Last Active 11/01/01 CreditCard | | | | 0.00 |
| Account No. 6470021919451 American Home Mtg Srv Attn: Bankruptcy 4600 Regent Blvd Irving, TX 75063 | J | Opened 7/03/06 Last Active 4/04/08 ConventionalRealEstateMortgage | | | | Unknown |
| Account No. 6470021919451 American Home Mtg Srv Attn: Bankruptcy 4600 Regent Blvd Irving, TX 75063 | - | Opened 7/03/06 Last Active 4/04/08 ConventionalRealEstateMortgage | | | | Unknown |
| Account No. 6473022415 American Home Mtg Svci | J | Opened 1/01/00 Last Active 10/01/01 ConventionalRealEstateMortgage | | | | 0.00 |
| Account No. 6473022415 American Home Mtg Svci 4600 Regent Blvd Ste 200 Irving, TX 75063 | - | Opened 1/01/00 Last Active 10/01/01 ConventionalRealEstateMortgage | | | | 0.00 |
| Sheet no. 1 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal (Total of this page) 0.00 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Carol Mainor**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|--|--------------------------------------|---|--|--|--------------------------------------|---|
| | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. 3640106167414 Aurora Loan Services Attn: Bankruptcy Po Box 1706 Scottsbluff, NE 69363 | J | Opened 3/01/97 Last Active 9/01/04 ConventionalRealEstateMortgage | | | | Unknown |
| Account No. 3640106167414 Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363 | - | Opened 3/01/97 Last Active 9/01/04 ConventionalRealEstateMortgage | | | | Unknown |
| Account No. 2117860813 Beneficial/hfc Attn: Bankruptcy 961 Weigel Dr Elmhurst, IL 60126 | - | Opened 12/01/96 Last Active 1/01/00 Unsecured | | | | 0.00 |
| Account No. 1324159 Byl Services 301 Lacey St West Chester, PA 19382 | H | Opened 7/01/08 CollectionAttorney Southwest Gas Corporation | | | | 256.00 |
| Account No. 438864172510 Cap One Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091 | H | Opened 5/01/00 Last Active 5/15/03 CreditCard | | | | 0.00 |
| Sheet no. 2 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal (Total of this page) 256.00 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Carol Mainor**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM | |
|--|---------------------------------|---|--|--|--------------------------------------|----------------------------------|---------------|
| | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | | |
| Account No. 479124204810 Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091 | J | Opened 9/01/01 Last Active 5/01/03 CreditCard | | | | 0.00 | |
| Account No. 486236214598 Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091 | H | Opened 2/01/02 Last Active 1/01/03 CreditCard | | | | 0.00 | |
| Account No. 479124204810 Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091 | - | Opened 9/01/01 Last Active 5/01/03 CreditCard | | | | 0.00 | |
| Account No. 603028124067 Chase - Cc Attention: Bankruptcy Department Po Box 100018 Kennesaw, GA 30156 | H | Opened 4/01/04 CreditCard | | | | 0.00 | |
| Account No. 3118491 Continental Central Cr | H | Opened 4/01/08 CollectionAttorney Tahoe Beach Ski Club | | | | 984.00 | |
| Sheet no. 3 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal (Total of this page) | 984.00 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Carol Mainor**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|--|---------------------------------|---|--|--|--------------------------------------|----------------------------------|
| | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. 32192815 Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062 | - | Opened 4/25/03 Last Active 1/01/04 Unsecured | | | | 2,965.00 |
| Account No. 2080880121 Credit Control Corp Po Box 120568. Newport News, VA 23612 | H | Opened 3/01/08 Collection Attorney Cox Communications Las Vegas | | | | 444.00 |
| Account No. 2080880120 Credit Control Corp Po Box 120568. Newport News, VA 23612 | H | Opened 3/01/08 Collection Attorney Cox Communications Las Vegas | | | | 122.00 |
| Account No. 5899611773 Emc Mortgage Attention: Bankruptcy Clerk Po Box 293150 Lewisville, TX 75029 | J | Opened 12/01/03 Last Active 7/20/04 RealEstateSpecificTypeUnknown | | | | 0.00 |
| Account No. 5899611773 Emc Mortgage Attention: Bankruptcy Clerk Po Box 293150 Lewisville, TX 75029 | - | Opened 12/01/03 Last Active 7/20/04 RealEstateSpecificTypeUnknown | | | | 0.00 |
| Sheet no. <u>4</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal (Total of this page) |
| | | | | | | 3,531.00 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Carol Mainor**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|--------------------------------------|---|--|--|--------------------------------------|-----------------|
| | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. 15068987 Geccccc 345 Saint Peter St Saint Paul, MN 55102 | J | Opened 4/01/07 Last Active 8/01/08 Secured | | | | 0.00 |
| Account No. 15068987 Geccccc 345 Saint Peter St Saint Paul, MN 55102 | - | Opened 4/30/07 Last Active 11/07/08 Secured | | | | Unknown |
| Account No. 601918038574 Gemb/care Credit Attn: Bankruptcy Po Box 103106 Roswell, GA 30076 | J | Opened 12/13/06 Last Active 12/03/07 ChargeAccount | | | | Unknown |
| Account No. 601918038574 Gemb/care Credit Po Box 981439 El Paso, TX 79998 | - | Opened 12/13/06 Last Active 12/03/07 ChargeAccount | | | | Unknown |
| Account No. 56183885 Global Payments Check 6215 W Howard St Niles, IL 60714 | H | Opened 2/01/04 ReturnedCheck Bennett Deloney Ca | | | | 0.00 |
| Sheet no. 5 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | 0.00 |
| Subtotal (Total of this page) | | | | | | 0.00 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Carol Mainor**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|---------------------------------|---|--|--|--------------------------------------|-----------------|
| | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. 21178608131081 Hfc-ta Attn.: Bankruptcy 961 Weigel Dr Elmhurst, IL 60126 | J | Opened 12/01/96 Last Active 1/01/00 Unsecured | | | | 0.00 |
| Account No. 6930323349365 Homeq Servicing Po Box 13716 Sacramento, CA 95853 | H | Opened 1/01/05 Last Active 4/14/06 ConventionalRealEstateMortgage | | | | 0.00 |
| Account No. 601944240006 Mil Star Attention: Bankruptcy Po Box 650062 Dallas, TX 75236 | H | Opened 5/26/93 Last Active 10/24/01 ChargeAccount | | | | 0.00 |
| Account No. 601945200001 Mil Star 3911 Walton Walker Dallas, TX 75266 | H | Opened 11/01/93 Last Active 5/01/96 ChargeAccount | | | | 0.00 |
| Account No. 6019452000338649 Military Star 3911 Walton Walker Dallas, TX 75266 | H | Opened 3/01/97 Last Active 2/01/06 ChargeAccount | | | | 0.00 |
| Sheet no. 6 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | 0.00 |
| Subtotal (Total of this page) | | | | | | 0.00 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Carol Mainor**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|--------------------------------------|---|--|--|--------------------------------------|--|
| | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. 256604026 Navy Fcu 820 Follin Lane Vienna, VA 22180 | J | Opened 10/01/94 Last Active 4/01/99 Unsecured | | | | 0.00 |
| Account No. 35489749 Ocwen Federal Bank 12650 Ingenuity Dr. Orlando, FL 32826 | J | Opened 9/01/01 Last Active 3/03/03 ConventionalRealEstateMortgage | | | | 0.00 |
| Account No. 35489749 Ocwen Loan Servicing L 12650 Ingenuity Dr Orlando, FL 32826 | - | Opened 9/01/01 Last Active 3/03/03 ConventionalRealEstateMortgage | | | | 0.00 |
| Account No. 161252101 Omnium Worldwide, Inc 7171 Mercy Rd Omaha, NE 68106 | H | Opened 8/01/08 CollectionAttorney Embarq | | | | 394.00 |
| Account No. 4202870010022220 Pacific Bay Fed Cr Uni Po Box 23783 Oakland, CA 94623 | J | Opened 6/01/94 Last Active 1/20/05 CreditCard | | | | Unknown |
| Sheet no. 7 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal (Total of this page) 394.00 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Carol Mainor**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|--|--------------------------------------|---|--|--|--------------------------------------|-----------------|
| | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. 571706 Pg&e P.o. Box 8329 Stockton, CA 95208 | J | Opened 8/26/88 Last Active 7/13/06 Agriculture | | | | 0.00 |
| Account No. 571706 Pg&e P.o. Box 8329 Stockton, CA 95208 | - | Opened 8/26/88 Last Active 7/13/06 Agriculture | | | | 0.00 |
| Account No. 5546219941036 Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773 | J | Opened 5/01/04 Last Active 8/20/04 Educational | | | | Unknown |
| Account No. 554621994103F Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773 | J | Opened 5/13/04 Last Active 8/20/04 Educational | | | | 0.00 |
| Account No. 5546219941036 Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773 | - | Opened 5/01/04 Last Active 8/20/04 Educational | | | | Unknown |
| Sheet no. 8 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | 0.00 |
| Subtotal (Total of this page) | | | | | | 0.00 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Carol Mainor**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|---------------------------------|---|--|--|--------------------------------------|---|
| | | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | |
| Account No. 554621994103F Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773 | - | Opened 5/13/04 Last Active 8/20/04 Educational | | | | 0.00 |
| Account No. 54163000 Usaa Federal Savings B | J | Opened 11/01/84 Last Active 1/01/02 CreditCard | | | | 0.00 |
| Account No. 54163000 Usaa Federal Savings B Po Box 47504 San Antonio, TX 78265 | - | Opened 11/01/84 Last Active 1/01/02 CreditCard | | | | 0.00 |
| Account No. 16087115200900001 Verizon Wireless 15900 Se Eastgate Way Bellevue, WA 98008 | H | Opened 1/01/08 Last Active 7/01/08 Agriculture | | | | 169.00 |
| Account No. 6436775460 Wash Mutual/providian Attn: Bankruptcy Dept Po Box 10467 Greenville, SC 29601 | J | Opened 4/20/07 Last Active 2/27/08 CreditCard | | | | Unknown |
| Sheet no. 9 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal (Total of this page) 169.00 |

B6F (Official Form 6F) (12/07) - Cont.

In re **Carol Mainor**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B O R R | Husband, Wife, Joint, or Community | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|--------------------------------------|------------------------------------|--|--|--------------------------------------|-----------------|
| | | H W J C | | | | |
| Account No. 6436775460 Wash Mutual/providian Attn: Bankruptcy Dept Po Box 10467 Greenville, SC 29601 | | - | Opened 4/20/07 Last Active 2/27/08 CreditCard | | | Unknown |
| Account No. 511610004535 Wfs Financial/Wachovia Dealer Services Po Box 19657 Irvine, CA 92623 | | H | Opened 5/01/96 Last Active 4/01/01 Automobile | | | 0.00 |
| Account No. | | | | | | |
| Account No. | | | | | | |
| Account No. | | | | | | |
| Account No. | | | | | | |
| Sheet no. 10 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | 0.00 |
| Subtotal (Total of this page) | | | | | | 0.00 |
| Total (Report on Summary of Schedules) | | | | | | 5,569.00 |

B6G (Official Form 6G) (12/07)

In re Carol Mainor,
Debtor

Case No. _____

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

| Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract | Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. |
|--|--|
|--|--|

0

____ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

B6H (Official Form 6H) (12/07)

In re Carol Mainor,
Debtor

Case No. _____

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
|------------------------------|------------------------------|

0

continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)

In re **Carol Mainor**

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| | | |
|--------------------------|----------------------------------|-------------------|
| Debtor's Marital Status: | DEPENDENTS OF DEBTOR AND SPOUSE | |
| Married | RELATIONSHIP(S): None. | AGE(S): |
| Employment: | DEBTOR | SPOUSE |
| Occupation | retired | n/a |
| Name of Employer | Retirement | Retirement |
| How long employed | n/a | n/a |
| Address of Employer | | |

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

| DEBTOR | SPOUSE |
|----------------|----------------|
| \$ 0.00 | \$ 0.00 |
| \$ 0.00 | \$ 0.00 |

3. SUBTOTAL

| | |
|----------------|----------------|
| \$ 0.00 | \$ 0.00 |
|----------------|----------------|

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify): _____

| | |
|----------------|----------------|
| \$ 0.00 | \$ 0.00 |
| \$ 0.00 | \$ 0.00 |
| \$ 0.00 | \$ 0.00 |
| \$ 0.00 | \$ 0.00 |
| \$ 0.00 | \$ 0.00 |

5. SUBTOTAL OF PAYROLL DEDUCTIONS

| | |
|----------------|----------------|
| \$ 0.00 | \$ 0.00 |
|----------------|----------------|

6. TOTAL NET MONTHLY TAKE HOME PAY

| | |
|----------------|----------------|
| \$ 0.00 | \$ 0.00 |
|----------------|----------------|

7. Regular income from operation of business or profession or farm (Attach detailed statement)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social security or government assistance (Specify): **Social Security**

| | |
|------------------|--------------------|
| \$ 0.00 | \$ 0.00 |
| \$ 0.00 | \$ 0.00 |
| \$ 0.00 | \$ 0.00 |
| \$ 0.00 | \$ 0.00 |
| \$ 0.00 | \$ 0.00 |
| \$ 376.00 | \$ 1,424.00 |

12. Pension or retirement income

| | |
|------------------|--------------------|
| \$ 0.00 | \$ 0.00 |
| \$ 805.00 | \$ 2,600.00 |

13. Other monthly income

(Specify): **daughter cont.**

| | |
|--------------------|----------------|
| \$ 1,500.00 | \$ 0.00 |
| \$ 0.00 | \$ 0.00 |

14. SUBTOTAL OF LINES 7 THROUGH 13

| | |
|--------------------|--------------------|
| \$ 2,681.00 | \$ 4,024.00 |
|--------------------|--------------------|

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

| | |
|--------------------|--------------------|
| \$ 2,681.00 | \$ 4,024.00 |
|--------------------|--------------------|

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

| |
|--------------------|
| \$ 6,705.00 |
|--------------------|

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor expects to earn significantly more money through her business in the near future. Debtor is also renting out rooms in her home starting February 1.

Case No.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

| | | | |
|--|-----------------------------|----|----------|
| 1. Rent or home mortgage payment (include lot rented for mobile home) | | \$ | 4,709.00 |
| a. Are real estate taxes included? | Yes <u>X</u> No <u> </u> | | |
| b. Is property insurance included? | Yes <u>X</u> No <u> </u> | | |
| 2. Utilities: | | \$ | 210.00 |
| a. Electricity and heating fuel | | \$ | 38.00 |
| b. Water and sewer | | \$ | 175.00 |
| c. Telephone | | \$ | 0.00 |
| d. Other _____ | | \$ | 0.00 |
| 3. Home maintenance (repairs and upkeep) | | \$ | 0.00 |
| 4. Food | | \$ | 500.00 |
| 5. Clothing | | \$ | 100.00 |
| 6. Laundry and dry cleaning | | \$ | 0.00 |
| 7. Medical and dental expenses | | \$ | 0.00 |
| 8. Transportation (not including car payments) | | \$ | 375.00 |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | | \$ | 0.00 |
| 10. Charitable contributions | | \$ | 0.00 |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | | | |
| a. Homeowner's or renter's | | \$ | 0.00 |
| b. Life | | \$ | 60.00 |
| c. Health | | \$ | 0.00 |
| d. Auto | | \$ | 138.00 |
| e. Other _____ | | \$ | 0.00 |
| 12. Taxes (not deducted from wages or included in home mortgage payments) | | | |
| (Specify) _____ | | \$ | 0.00 |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) | | | |
| a. Auto | | \$ | 0.00 |
| b. Other _____ | | \$ | 0.00 |
| c. Other _____ | | \$ | 0.00 |
| 14. Alimony, maintenance, and support paid to others | | \$ | 0.00 |
| 15. Payments for support of additional dependents not living at your home | | \$ | 0.00 |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | | \$ | 0.00 |
| 17. Other _____ | | \$ | 0.00 |
| Other _____ | | \$ | 0.00 |

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

| | | | |
|----|---|----|-----------------|
| a. | Average monthly income from Line 15 of Schedule I | \$ | <u>6,705.00</u> |
| b. | Average monthly expenses from Line 18 above | \$ | <u>6,305.00</u> |
| c. | Monthly net income (a. minus b.) | \$ | <u>400.00</u> |

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court
District of Nevada**In re **Carol Mainor**

Debtor(s)

Case No.

Chapter

13**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of
25 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **April 9, 2009**Signature **/s/ Carol Mainor****Carol Mainor**

Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/07)

United States Bankruptcy Court District of Nevada

In re **Carol Mainor**

Debtor(s)

Case No.

Chapter

13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

\$24,322.00**\$47,000.00****\$42,672.00**

SOURCE

2008 Income from employment**2007****Income from business and employment****2006****Employment**

2. Income other than from employment or operation of business

None

☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| | |
|--------------------|--|
| AMOUNT | SOURCE |
| \$29,760.00 | 2007 Income from retirement (husband) |
| \$4,176.00 | 2007 Social Security |
| \$10,800.00 | 2007 Income from retirement (Wife) |

3. Payments to creditors

None

☐ **Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF PAYMENTS | AMOUNT PAID | AMOUNT STILL OWING |
|---------------------------------|----------------------|-------------|-----------------------|
|---------------------------------|----------------------|-------------|-----------------------|

None

☐ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF PAYMENTS/ TRANSFERS | AMOUNT PAID OR VALUE OF TRANSFERS | AMOUNT STILL OWING |
|------------------------------|------------------------------------|--|-----------------------|
|------------------------------|------------------------------------|--|-----------------------|

None

☐ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR | DATE OF PAYMENT | AMOUNT PAID | AMOUNT STILL OWING |
|--|-----------------|-------------|-----------------------|
|--|-----------------|-------------|-----------------------|

4. Suits and administrative proceedings, executions, garnishments and attachments

None

☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF SUIT AND CASE NUMBER | NATURE OF PROCEEDING | COURT OR AGENCY AND LOCATION | STATUS OR DISPOSITION |
|------------------------------------|----------------------|---------------------------------|--------------------------|
|------------------------------------|----------------------|---------------------------------|--------------------------|

None

☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED | DATE OF SEIZURE | DESCRIPTION AND VALUE OF PROPERTY |
|---|-----------------|--------------------------------------|
|---|-----------------|--------------------------------------|

5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR OR SELLER | DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN | DESCRIPTION AND VALUE OF PROPERTY |
|--|--|-----------------------------------|
|--|--|-----------------------------------|

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF ASSIGNEE | DATE OF ASSIGNMENT | TERMS OF ASSIGNMENT OR SETTLEMENT |
|------------------------------|--------------------|-----------------------------------|
|------------------------------|--------------------|-----------------------------------|

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CUSTODIAN | NAME AND LOCATION OF COURT CASE TITLE & NUMBER | DATE OF ORDER | DESCRIPTION AND VALUE OF PROPERTY |
|-------------------------------|--|---------------|-----------------------------------|
|-------------------------------|--|---------------|-----------------------------------|

7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON OR ORGANIZATION | RELATIONSHIP TO DEBTOR, IF ANY | DATE OF GIFT | DESCRIPTION AND VALUE OF GIFT |
|--|--------------------------------|--------------|-------------------------------|
|--|--------------------------------|--------------|-------------------------------|

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| DESCRIPTION AND VALUE OF PROPERTY | DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS | DATE OF LOSS |
|-----------------------------------|--|--------------|
|-----------------------------------|--|--------------|

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE | DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|---|---|--|
| HAINES & KRIEGER, LLC 1020 Garces Ave. Suite 100 Las Vegas, NV 89101 | 12/21/2007 | \$2,000.00 |

10. Other transfers

None

- ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None

- ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER
DEVICE

DATE(S) OF
TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND
VALUE OF PROPERTY OR DEBTOR'S INTEREST
IN PROPERTY

11. Closed financial accounts

None

- ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR
DIGITS OF ACCOUNT NUMBER,
AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE
OR CLOSING

12. Safe deposit boxes

None

- ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK
OR OTHER DEPOSITORY

Wells Fargo
530 Las Vegas Blvd
Las Vegas, NV 89101

NAMES AND ADDRESSES
OF THOSE WITH ACCESS
TO BOX OR DEPOSITORY
Carol Mainor
7113 Via Locanda Ave
Las Vegas, NV

DESCRIPTION
OF CONTENTS
Documents

DATE OF TRANSFER OR
SURRENDER, IF ANY

13. Setoffs

None

- ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

- ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF
PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

| ADDRESS | NAME USED | DATES OF OCCUPANCY |
|---------|-----------|--------------------|
|---------|-----------|--------------------|

16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

| NAME AND ADDRESS OF GOVERNMENTAL UNIT | DOCKET NUMBER | STATUS OR DISPOSITION |
|---------------------------------------|---------------|-----------------------|
|---------------------------------------|---------------|-----------------------|

18 . Nature, location and name of business

None

- ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

| NAME | LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN | ADDRESS | NATURE OF BUSINESS | BEGINNING AND ENDING DATES |
|------------------------------|--|---|---|-------------------------------|
| United Auto Services, LLC | 1003014356 | 814 Bonanza Road Las Vegas, NV 89131 | Used Cars Sales Business has been closed. | May 2006 - February 2007 |
| Untied Auto Services | 1994 | 1020 High Street Oakland, CA 94601 | Used Cars (Sole proprietorship) | December 1997 to present |

None

- ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

| NAME | ADDRESS |
|------|---------|
|------|---------|

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date April 9, 2009

Signature /s/ Carol Mainor
Carol Mainor
 Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

**United States Bankruptcy Court
District of Nevada**

In re **Carol Mainor**

Debtor(s)

Case No.

Chapter

13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

| | | |
|--|----|------------------------|
| For legal services, I have agreed to accept..... | \$ | <u>6,073.00</u> |
| Prior to the filing of this statement I have received..... | \$ | <u>2,000.00</u> |
| Balance Due..... | \$ | <u>4,073.00</u> |

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

Attorney/Client Retainer governs these provisions.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Reaffirmation Agreements, 2004 Examinations, Contested Matters and/or Motions, Motions for Relief from Stay, Adversary proceedings, and any other matter beyond the scope of the written retainer agreement with Haines & Krieger, LLC.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **April 9, 2009****/s/ George Haines, Esq.****George Haines, Esq.****HAINES & KRIEGER, LLC****1020 Garces Ave.****Suite 100****Las Vegas, NV 89101****(702) 880-5554 Fax: (702) 385-5518****info@hainesandkrieger.com**

**United States Bankruptcy Court
District of Nevada**

In re **Carol Mainor**

Debtor(s)

Case No.

Chapter

13

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **April 9, 2009**

/s/ Carol Mainor

Carol Mainor

Signature of Debtor

Carol Mainor
7113 Via Locanda Ave
Las Vegas, NV 89131

George Haines, Esq.
HAINES & KRIEGER, LLC
1020 Garces Ave.
Suite 100
Las Vegas, NV 89101

Acclaim Crdt
Acct No 143517
Po Box 3028
Visalia, CA 93277

Amc Mortgage Services
Acct No 8740071089999

Amc Mortgage Services
Acct No 8740061161279
Po Box 769
Santa Ana, CA 92866

Amc Mortgage Services
Acct No 8740061161279
Po Box 11000
Santa Ana, CA 92711

American Express
Acct No 022650105010399271
c/o Becket and Lee
Po Box 3001
Malvern, PA 19355

American Home Mtg Srv
Acct No 6470021919451
Attn: Bankruptcy
4600 Regent Blvd
Irving, TX 75063

American Home Mtg Svci
Acct No 6473022415

American Home Mtg Svci
Acct No 6473022415
4600 Regent Blvd Ste 200
Irving, TX 75063

Aurora Loan Services
Acct No 3640106167414
Attn: Bankruptcy
Po Box 1706
Scottsbluff, NE 69363

Aurora Loan Services
Acct No 3640106167414
Attn: Bankruptcy Dept.
Po Box 1706
Scottsbluff, NE 69363

Beneficial/hfc
Acct No 2117860813
Attn: Bankruptcy
961 Weigel Dr
Elmhurst, IL 60126

Blue Haven's Pool
1126 South Rainbow
Las Vegas, NV 89146

Byl Services
Acct No 1324159
301 Lacey St
West Chester, PA 19382

Cap One
Acct No 438864172510
Attn: C/O TSYS Debt Management
Po Box 5155
Norcross, GA 30091

Capital 1 Bank
Acct No 479124204810
Attn: C/O TSYS Debt Management
Po Box 5155
Norcross, GA 30091

Chase - Cc
Acct No 603028124067
Attention: Bankruptcy Department
Po Box 100018
Kennesaw, GA 30156

Continental Central Cr
Acct No 3118491

Countrywide Home Lending
Acct No 32192815
Attention: Bankruptcy SV-314B
Po Box 5170
Simi Valley, CA 93062

Credit Control Corp
Acct No 2080880121
Po Box 120568.
Newport News, VA 23612

Emc Mortgage
Acct No 5899611773
Attention: Bankruptcy Clerk
Po Box 293150
Lewisville, TX 75029

Gecccc
Acct No 15068987
345 Saint Peter St
Saint Paul, MN 55102

Gemb/care Credit
Acct No 601918038574
Attn: Bankruptcy
Po Box 103106
Roswell, GA 30076

Gemb/care Credit
Acct No 601918038574
Po Box 981439
El Paso, TX 79998

Global Payments Check
Acct No 56183885
6215 W Howard St
Niles, IL 60714

Green Tree Services
345 St Peter Stree Suite 600
Saint Paul, MN 55102

Hfc-ta
Acct No 21178608131081
Attn.: Bankruptcy
961 Weigel Dr
Elmhurst, IL 60126

Homeq Servicing
Acct No 6930323349365
Po Box 13716
Sacramento, CA 95853

IRS
Insolvency Dept
110 City Parkway
Las Vegas, NV 89101

Mil Star
Acct No 601944240006
Attention: Bankruptcy
Po Box 650062
Dallas, TX 75236

Mil Star
Acct No 601945200001
3911 Walton Walker
Dallas, TX 75266

Military Star
Acct No 6019452000338649
3911 Walton Walker
Dallas, TX 75266

Navy Fcu
Acct No 256604026
820 Follin Lane
Vienna, VA 22180

Ocwen Federal Bank
Acct No 35489749
12650 Ingenuity Dr.
Orlando, FL 32826

Ocwen Loan Servicing L
Acct No 35489749
12650 Ingenuity Dr
Orlando, FL 32826

Omnium Worldwide, Inc
Acct No 161252101
7171 Mercy Rd
Omaha, NE 68106

Option One Mortgage Co
Acct No 21919451
c/o American Home Mort. SVC
PO Box 44042
Jacksonville, FL 32231

Pacific Bay Fed Cr Uni
Acct No 4202870010022220
Po Box 23783
Oakland, CA 94623

Pg&e
Acct No 571706
P.o. Box 8329
Stockton, CA 95208

Sallie Mae
Acct No 5546219941036
Attn: Claims Dept
Po Box 9500
Wilkes Barre, PA 18773

Tuscana Owners Association
c/o Platinum Community Services
P.O. Box 502077
San Diego, CA 92150

Uaaa Federal Savings B
Acct No 54163000

Uaaa Federal Savings B
Acct No 54163000
Po Box 47504
San Antonio, TX 78265

Verizon Wireless
Acct No 16087115200900001
15900 Se Eastgate Way
Bellevue, WA 98008

Wash Mutual/providian
Acct No 6436775460
Attn: Bankruptcy Dept
Po Box 10467
Greenville, SC 29601

Wfs Financial/Wachovia Dealer Services
Acct No 511610004535
Po Box 19657
Irvine, CA 92623

EXHIBIT B

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

In re:

CAROL MAINOR

Debtor(s)

Case No. 09-15391-LED

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kathleen A. Leavitt, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/09/2009.
- 2) The plan was confirmed on 09/10/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/13/2010, 07/26/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/20/2012, 05/24/2012, 11/02/2012, 01/10/2013, 03/06/2013, 01/18/2014.
- 5) The case was completed on 07/02/2014.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 73.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,810.00.
- 10) Amount of unsecured claims discharged without payment: \$67,379.44.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

| | |
|--|-------------|
| Total paid by or on behalf of the debtor | \$18,753.00 |
| Less amount refunded to debtor | \$0.00 |

NET RECEIPTS: \$18,753.00

Expenses of Administration:

| | |
|---------------------------------------|------------|
| Attorney's Fees Paid Through the Plan | \$5,773.00 |
| Court Costs | \$0.00 |
| Trustee Expenses & Compensation | \$1,220.03 |
| Other | \$0.00 |

TOTAL EXPENSES OF ADMINISTRATION: \$6,993.03

Attorney fees paid and disclosed by debtor: \$2,000.00

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|---|-----------|-----------------|----------------|---------------|----------------|-----------|
| Acclaim Crdt | Unsecured | 235.00 | NA | NA | 0.00 | 0.00 |
| AMC MORTGAGE SERVICES | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| AMC Mortgage Services | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| Amc Mortgage Services ,Acct No 874007 | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| AMERICAN EXPRESS | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| AMERICAN HOME MORTGAGE SERV | Secured | 710,742.00 | 0.00 | 863,298.39 | 0.00 | 0.00 |
| American Home Mtg Svci | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| American Home Mtg Svci ,Acct No 64730 | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| Aurora Loan Services | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| Aurora Loan Services | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| BENEFICIAL/HFC | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| BLUE HAVEN'S POOL | Secured | 2,700.00 | 0.00 | 2,700.00 | 2,700.00 | 0.00 |
| BYL SERVICES | Unsecured | 256.00 | NA | NA | 0.00 | 0.00 |
| CAPITAL ONE | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| CAPITAL ONE | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| CAPITAL ONE | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| CAPITAL ONE | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| CHASE | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| Continental Central Cr ,Acct No 3118491 | Unsecured | 984.00 | NA | NA | 0.00 | 0.00 |
| Countrywide Home Lending | Unsecured | 2,965.00 | NA | NA | 0.00 | 0.00 |
| Credit Control Corp | Unsecured | 444.00 | NA | NA | 0.00 | 0.00 |
| Credit Control Corp | Unsecured | 122.00 | NA | NA | 0.00 | 0.00 |
| DR CALVERT ENDODONTICS | Unsecured | 603.00 | NA | NA | 0.00 | 0.00 |
| ECAST SETTLEMENT CORPORATION | Unsecured | 0.00 | 0.00 | 514.52 | 175.93 | 0.00 |
| ECAST SETTLEMENT CORPORATION | Unsecured | 0.00 | 0.00 | 11,934.91 | 4,080.93 | 0.00 |
| ECAST SETTLEMENT CORPORATION | Unsecured | 0.00 | 0.00 | 2,198.81 | 751.84 | 0.00 |
| EMC MORTGAGE | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| GEMB/CARE CREDIT | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| GEMB/CARE CREDIT | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| GLOBAL PAYMENT CHECK SERVICE | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| GREEN TREE SERVICES | Unsecured | 47,312.00 | NA | NA | 0.00 | 0.00 |

| Scheduled Creditors: | | | | | | |
|--|-----------|-----------------|----------------|---------------|----------------|-----------|
| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
| Hfc-ta | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| HOME EQUITY SERVICES | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| IRS | Priority | 0.00 | NA | NA | 0.00 | 0.00 |
| MERIDIAN FINANCIAL SERVICES, IN | Unsecured | 2,295.29 | NA | NA | 0.00 | 0.00 |
| Mil Star | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| MIL STAR | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| MIL STAR | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| NAVY FEDERAL CR UNION | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| NVENERGY | Unsecured | 1,143.16 | NA | NA | 0.00 | 0.00 |
| OCWEN FEDERAL BANK | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| OCWEN LOAN SERVICING, LLC | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| OMNIUM WORLDWIDE, INC | Unsecured | 394.00 | NA | NA | 0.00 | 0.00 |
| PACIFIC BAY FED CR UNI | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| PG&E BILLING DEPT | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| Sallie Mae | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| Sallie Mae | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| Sallie Mae | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| Sallie Mae | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| TUSCANA OWNERS ASSOCIATION | Secured | 1,000.00 | 0.00 | 3,626.51 | 3,626.51 | 0.00 |
| Usaa Federal Savings B | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| USAA FEDERAL SAVINGS B ,ACCT N | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| Verizon Wireless | Unsecured | 169.00 | NA | NA | 0.00 | 0.00 |
| Wash Mutual/providian | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| WELLS FARGO BANK NA | Unsecured | 0.00 | 0.00 | 1,242.21 | 424.76 | 0.00 |
| Wfs Financial/Wachovia Dealer Services | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |

| Summary of Disbursements to Creditors: | | | |
|---|----------------------|-----------------------|----------------------|
| | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Interest Paid</u> |
| Secured Payments: | | | |
| Mortgage Ongoing | \$863,298.39 | \$0.00 | \$0.00 |
| Mortgage Arrearage | \$0.00 | \$0.00 | \$0.00 |
| Debt Secured by Vehicle | \$0.00 | \$0.00 | \$0.00 |
| All Other Secured | \$6,326.51 | \$6,326.51 | \$0.00 |
| TOTAL SECURED: | \$869,624.90 | \$6,326.51 | \$0.00 |
| Priority Unsecured Payments: | | | |
| Domestic Support Arrearage | \$0.00 | \$0.00 | \$0.00 |
| Domestic Support Ongoing | \$0.00 | \$0.00 | \$0.00 |
| All Other Priority | \$0.00 | \$0.00 | \$0.00 |
| TOTAL PRIORITY: | \$0.00 | \$0.00 | \$0.00 |
| GENERAL UNSECURED PAYMENTS: | \$15,890.45 | \$5,433.46 | \$0.00 |

| | |
|------------------------------|---------------------------|
| Disbursements: | |
| Expenses of Administration | <u>\$6,993.03</u> |
| Disbursements to Creditors | <u>\$11,759.97</u> |
| TOTAL DISBURSEMENTS : | <u>\$18,753.00</u> |

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/29/2015

By: /s/ Kathleen A. Leavitt

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBIT 2 –
Deposition Transcript of Ms.
Methvin, 30(b)(6) Designee**

CONFIDENTIAL

1 UNITED STATES DISTRICT COURT
2 DISTRICT OF NEVADA
3

4 CAROL MAINOR,) NO. 2:16-cv-00183
5) RFB-PAL
6 Plaintiff,)
7)
8 v.)
9)
10 EXPERIAN INFORMATION SYSTEMS,)
11 INC.,)
12)
13 Defendant.)
14 _____)
15)
16)
17)
18)
19)
20)
21)
22)
23)
24)
25)

CONFIDENTIAL TRANSCRIPT

Deposition of MARY METHVIN, taken on behalf of
Plaintiff, at 3161 Michelson Drive, Suite 800, Irvine,
California, beginning at 10:04 a.m. and ending at
6:12 p.m., on Thursday, June 7, 2018, before
Heidi Hummel-Grant, Certified Shorthand Reporter
No. 12556.

Page 2

1 APPEARANCES:

2 For Plaintiff:

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8 JONES DAY

BY: BRIANNE J. KENDALL

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11 949.851.3939

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12 coconnor@jonesday.com

CONFIDENTIAL

I N D E X

Witness:

MARY METHVIN

Examination by:

MR. CLARK

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^INSTRUCTED NOT TO ANSWER

Page Line

89 6

140 6

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1 Q All right. 10:27

2 Are you familiar with the term CDF?

3 A Yes.

4 Q What does that term mean?

5 A It stands for consumer disclosure final. 10:28

6 Q What is a consumer disclosure final?

7 A It's a document that's a format of -- that is
8 provided to consumers for reinvestigation results.

9 Q What does the term C -- the letter C refer to in
10 the term CDF? 10:28

11 A I think I just told you that; right?

12 Q I see. I'm just trying to make sure.

13 Does the C stand for consumer, if I understand
14 you correctly?

15 MS. KENDALL: Asked and answered. 10:29

16 THE WITNESS: Yes, sir.

17 MR. CLARK:

18 Q And the D stands for disclosure; is that
19 correct?

20 MS. KENDALL: Asked and answered. 10:29

21 THE WITNESS: Yes, sir.

22 MR. CLARK:

23 Q So is a CDF a consumer disclosure?

24 A Yes.

25 Q Okay. 10:29

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1 Reporter is here to record the stenograph -- the words 10:32
2 of counsel and the words of Ms. Methvin and not to
3 interpret the actions of anything in the room. If
4 Mr. Clark wished to observe that himself, he was more
5 the welcome to appear in person today. 10:32

6 MR. CLARK: In brief response, Brianne, that is not
7 my intention. This is a routine instruction that I
8 give in many, if not all, of the depositions I conduct.

9 MS. O'CONNOR: Why don't we accommodate --

10 MR. CLARK: And with that, we can go off the record. 10:33

11 MS. O'CONNOR: -- the court reporter's request to go
12 off the record.

13 THE REPORTER: And we're off the record.

14 (A discussion is held off the record.)

15 MR. CLARK: Are we back on? 10:39

16 THE REPORTER: Yes.

17 MR. CLARK:

18 Q Ms. Methvin, do you know what a DR log is?

19 A Yes, sir.

20 Q What is it? 10:39

21 A It's a log of activity on a consumer file.

22 Q Who maintains that log?

23 A Experian.

24 Q Do you know what an ACDV is?

25 A Yes, sir. 10:40

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CONFIDENTIAL

1 Q What is it? 10:40

2 A It is the physical manifestation of the consumer
3 dispute transmission and the response from the data
4 furnisher.

5 Q Okay. 10:40

6 When you say physical manifestation, what do you
7 mean by that?

8 A I mean a physical copy or document that is --
9 that represents an electronic submission.

10 Q Okay. 10:40

11 Is the information in the ACDV electronically
12 stored?

13 A Yes, sir.

14 Q Does Experian store it?

15 A Yes, sir. 10:41

16 Q Do you know what a DRN is?

17 A Yes, sir.

18 Q What is it?

19 A It's a notification to the data furnisher.

20 Q When you say a notification, what type of 10:41
21 notification are you talking about?

22 A An electronic notification.

23 Q Notification of what?

24 A A notification of either an update or a deletion
25 of information. 10:41

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1 Experian's obligations? 10:46

2 MR. CLARK: That was not my question at all,
3 Brianne. And I would like you to keep clarifications
4 of that nature to a minimum.

5 Heidi, could you please read back my last 10:46
6 question to the witness?

7 THE REPORTER: Yes.

8 (The record is read by the reporter.)

9 THE WITNESS: I understand your statement.

10 MR. CLARK: Okay. 10:46

11 And I think that as I heard the question was
12 said SCRA. I believe it should be FCRA.

13 THE REPORTER: Thank you.

14 MR. CLARK:

15 Q Does that change your answer at all Ms. Methvin? 10:46

16 A No, sir.

17 Q Thank you.

18 Under what circumstances does Experian
19 reinvestigate a consumer dispute?

20 A I'm not sure I understand your question. When 10:47
21 it's necessary to do so.

22 Q When is it necessary to do so?

23 MS. KENDALL: Objection. Vague.

24 THE WITNESS: Well, generally speaking, when a
25 consumer disputes an item of information on their 10:47

CONFIDENTIAL

1 credit report, it requires a reinvestigation. 10:47

2 MR. CLARK:

3 Q Is a reinvestigation required at any other
4 circumstances besides the ones that you've described?

5 A Not that I can think of, no, sir. 10:48

6 Q Ms. Methvin, when you used the term credit -- or
7 the phrase credit report a moment ago, what does that
8 phrase mean?

9 A Well, I probably should have used the word
10 credit disclosure. Sometimes those words are used 10:48
11 interchangeably. And -- but most consumers, they call
12 their consumer disclosure a credit report. We can -- we
13 can clarify that. If a consumer disputes an item of
14 information on their consumer disclosure, then there may
15 be a need to reinvestigate. 10:49

16 Q Okay. Thank you.

17 And to be clear, if you need to clarify any of
18 your answers today, please just let me know. I'm happy
19 to give you that opportunity. So thank you for the
20 clarification. 10:49

21 When Experian reinvestigates a dispute, is
22 Experian required to identify what item of information
23 the consumer is disputing?

24 MS. KENDALL: Objection. Vague. Lacks foundation.

25 Objection to the extent it calls for a legal 10:49

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1 information. So there are inquiries also internally as 11:01
2 well.

3 Q Okay. Thank you for that clarification.

4 Does the term inquiry have any other meaning as
5 to Experian other than the ones you've described? 11:01

6 A Well, that's how I use them in my course of
7 business. If you wanted to ask me about something else
8 specifically, I could maybe try to answer you. But
9 that's what I understand an inquiry to be.

10 Q Thank you. 11:01

11 And we talked about this in passing today, but
12 do you know what a dispute is?

13 MS. KENDALL: Object. Asked and answered.

14 THE WITNESS: A consumer dispute is -- that's what
15 you're asking me? 11:02

16 MR. CLARK:

17 Q Yeah, just the -- the term dispute.

18 MS. KENDALL: Same objection.

19 THE WITNESS: Yes, sir.

20 MR. CLARK: 11:02

21 Q And what is it?

22 A Well, a consumer dispute is a when consumer
23 disagrees with an item of information that may be on
24 their consumer disclosure and they contact Experian to
25 request an investigation or a reinvestigation. 11:02

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1 (A discussion is held off the record.) 11:10

2 THE REPORTER: We're back on the record.

3 MR. CLARK: Thank you.

4 Q Ms. Methvin, just for purposes of clarity, what

5 is a disclosure log? 11:12

6 A It's a log that records when a consumer file is

7 accessed by Experian.

8 Q When Experian receives a consumer dispute, does

9 it send an ACDV to the data furnisher whose information

10 is subject to the dispute, provided Experian can 11:13

11 identify the disputed information?

12 MS. KENDALL: Objection. Lacks foundation. Vague.

13 Compound.

14 THE WITNESS: Sometimes.

15 MR. CLARK: 11:13

16 Q In what circumstances would Experian not send an

17 ACDV to that furnisher?

18 (A discussion is held off the record.)

19 THE WITNESS: There are several circumstances.

20 Sometimes the item of information already shows as the 11:13

21 consumer wants it to show, sometimes the consumer

22 disputes the item that is not anywhere on a credit

23 disclosure so then they can't send one, sometimes

24 there's an internal policy that could be applied so

25 it's not necessary, sometimes a consumer may send a 11:13

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CONFIDENTIAL

1 document that would provide enough information that -- 11:14
2 that Experian could independently update or delete an
3 item. Those are just some of the examples when an ACDV
4 wouldn't be sent.

5 MR. CLARK: 11:14

6 Q Are those all the examples that Experian has for
7 when it would not send an ACDV?

8 A No, sir, those are some of the examples that I
9 can think of offhand.

10 Q And when you say offhand, what do you mean by 11:14
11 that?

12 A Oh, I just mean off the top of my head as I'm
13 sitting here right now trying to recall some examples
14 when an ACDV might not be sent. I don't have an
15 exhaustive memory; I'm doing the best I can by my 11:14
16 memory. So I may have missed one or two. There may be
17 other situations when an ACDV was not sent. I did give
18 you several examples, at least four; right?

19 Q I appreciate that, Ms. Methvin.

20 Is there a document that Experian maintains that 11:15
21 indicates specifically the circumstances in which an
22 ACDV is not sent to a data furnisher?

23 A No, sir. I think that it would be
24 all-encompassing, you know, in our dispute manual, as we
25 talk about explaining -- you're training an agent what 11:15

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CONFIDENTIAL

1 sorry? 11:20

2 MS. KENDALL: Miles, if we can go off the record

3 again?

4 MR. CLARK: Sure.

5 (A discussion is held off the record.) 11:20

6 THE REPORTER: And we're back on the record.

7 MR. CLARK:

8 Q Ms. Methvin, in connection with disputes

9 Experian receives, does Experian generate CDFs?

10 MS. KENDALL: Objection. Vague. Lack of 11:22

11 foundation.

12 THE WITNESS: Usually, yes, sir.

13 MR. CLARK:

14 Q Disputes Experian receives -- well, strike that.

15 A It just did it again. 11:22

16 Q All right. Let me try something else.

17 THE REPORTER: And we're off the record.

18 (A discussion is held off the record.)

19 THE REPORTER: And we're back on the record.

20 MR. CLARK: Thank you. 11:23

21 Q Ms. Methvin, does Experian consider the

22 transmission of dispute results to a consumer to be part

23 of its reinvestigation obligation?

24 MS. KENDALL: Objection. Vague. Lacks foundation.

25 THE WITNESS: Yes, sir. 11:23

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CONFIDENTIAL

1 many times there are no notes necessary because the 12:07
2 dispute is straightforward. And sometimes we attach
3 documents, but I don't know that I would call that a
4 note. There may be some situations where additional
5 information may need -- relevant information or 12:07
6 additional information may need to be conveyed to the
7 data furnisher. In those cases I would say there may
8 be some notes. Again, it depends on what you mean by
9 notes and what you mean by information.

10 MR. CLARK: Sure. So thank you. I'll clarify 12:07
11 slightly.

12 Q The -- in addition to the information you just
13 outlined to your answer, does Experian contain or place
14 on the ACDV that it sends to a data furnisher a dispute
15 code? 12:08

16 MS. KENDALL: Objection. Vague. Lacks foundation.

17 THE WITNESS: Yes, sir.

18 MR. CLARK:

19 Q And is that dispute code -- is that part of a
20 numerical list, like 112 or 109 or something like that? 12:08

21 MS. KENDALL: Objection. Same objection.

22 THE WITNESS: Yes, sir.

23 MR. CLARK:

24 Q Following the dispute code is there a form
25 description of what that dispute code means? 12:08

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CONFIDENTIAL

1 Certification of Court Reporter Federal Jurat

2
3 I, the undersigned, a Certified Shorthand
4 Reporter of the State of California do hereby certify:

5 That the foregoing proceedings were taken
6 before me at the time and place herein set forth; that
7 any witnesses in the foregoing proceedings, prior to
8 testifying, were placed under oath; that a verbatim
9 record of the proceedings was made by me using machine
10 shorthand, which was thereafter transcribed under my
11 direction; further, that the foregoing is an accurate
12 transcription thereof.

13 That before completion of the deposition a
14 review of the transcript was requested.

15 I further certify that I am neither
16 financially interested in the action nor a relative or
17 employee of any of the parties.

18 IN WITNESS WHEREOF, I hereby subscribe my name
19 this 18th day of June, 2018.

20
21
22 
23

Heidi Hummel-Grant

24 Certified Shorthand Reporter No. 12556
25

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INSTRUCTIONS FOR READING/CORRECTING YOUR DEPOSITION

To assist you in making corrections to your deposition testimony, please follow the directions below. If additional pages are necessary, please furnish them and attach the pages to the back of the errata sheet.

This is the final version of your deposition transcript.

Please read it carefully. If you find any errors or changes you wish to make, insert the corrections on the errata sheet beside the page and line numbers.

If you are in possession of the original transcript, do NOT make any changes directly on the transcript.

Do NOT change any of the questions.

After completing your review, please sign the last page of the errata sheet, above the designated "Signature" line.

ERRATA SHEET

| Page | Line | |
|------------|-----------|--|
| <u>99</u> | <u>21</u> | Change: <u>"to the internet" should be "from the internet"</u> Reason: <u>either misspoke or misheard by court reporter</u> |
| <u>104</u> | <u>17</u> | } same |
| <u>117</u> | <u>22</u> | |
| <u>128</u> | <u>5</u> | Change: <u>3 to 12,000 should be 3,000 to 12,000</u> Reason: <u>my intent was (3-12) thousand not 3-12,000</u> |
| | | Change: <u>so to or</u> Reason: <u>misheard by CR; or misspoke</u> |
| <u>139</u> | <u>18</u> | Change: <u>Experian to counsel</u> Reason: <u>misspoke? my intent was to say counsel</u> |

| Page | Line | Change: |
|-------|-------|---------------|
| _____ | _____ | Reason: _____ |
| | | Change: _____ |
| _____ | _____ | Reason: _____ |
| | | Change: _____ |
| _____ | _____ | Reason: _____ |
| | | Change: _____ |
| _____ | _____ | Reason: _____ |
| | | Change: _____ |
| _____ | _____ | Reason: _____ |
| | | Change: _____ |
| _____ | _____ | Reason: _____ |
| | | Change: _____ |

✓ Subject to the above changes, I certify that the transcript is true and correct.

_____ No changes have been made. I certify that the transcript is true and correct.

Mary A Methira
Signature

6/29/18
Date

**EXHIBIT 3 –
Deposition Transcript of Mr.
Hollon, 30(b)(6) Designee**

UNITED STATES DISTRICT COURT
DISTRICT OF NEVADA

CAROL MAINOR,)
Plaintiff,)
VS.) NO. 2:16-cv-00183
ACCTCORP OF SOUTHERN)
NEVADA; OCWEN LOAN)
SERVICING; EXPERIAN)
INFORMATION SYSTEMS,)
INC.,)
Defendants.)

ORAL DEPOSITION OF

DOUGLAS HOLLON

NOVEMBER 11, 2016

Volume 1

ORAL DEPOSITION OF DOUGLAS HOLLON, produced as a witness at the instance of the Plaintiff, and duly sworn, was taken in the above-styled and numbered cause on the 11th of November, 2016, from 10:09 a.m. to 6:09 p.m., before Deana L. West, CSR in and for the State of Texas, reported by machine shorthand at the office of Jones Day, 2727 N. Harwood Street, Dallas, Texas, pursuant to the Federal Rules of Civil Procedure and the provisions stated on the record or attached hereto.

JOB NO. 2483913

Page 1

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| Exhibit 2 | A/CDVs: Evaluating and Processing, Participant Guide | 36 |
| Exhibit 3 | Dispute: Trades Transaction Log Trades | 51 |
| Exhibit 4 | 2013 Credit Reporting Resource Guide | 122 |
| Exhibit 5 | EXP/CMainor00001 through EXP/CMainor 80 | 173 |

REQUESTED DOCUMENTS/INFORMATION

| NO. | DESCRIPTION | PAGE |
|--|-------------|-----------|
| | None | |
| CERTIFIED QUESTIONS/INSTRUCTIONS NOT TO ANSWER | | |
| NO. | | PAGE/LINE |
| | None | |

Page 3

1 MS. BRASTER: Can we take a break now?

2 MR. CLARK: Yeah. You know what, this has
3 taken way longer than it should. So, we'll just take a
4 break now and then try to figure out -- take 10?

5 MS. BRASTER: Yep.

6 MR. DESHONG: Yes.

7 MS. BRASTER: Thank you.

8 (Recess 3:15 p.m. to 3:34 p.m.)

9 MR. CLARK: Okay. So, let's go back on
10 the record.

11 Q. (By Mr. Clark) Okay. So, sir, I'm going to
12 direct your attention back to Exhibit 5 -- sorry,
13 sorry -- Exhibit 2, and this is the Experian Trade
14 Disputes.

15 MR. CLARK: And, Jen, that's Bates 403 to
16 516.

17 MS. BRASTER: Okay. Give me one second to
18 find that.

19 MR. CLARK: Sure.

20 MS. BRASTER: Okay. I'm there.

21 Q. (By Mr. Clark) And, sir, I'll direct your
22 attention to pages 25 through 31, please?

23 A. 425 to 431?

24 Q. Oh -- oh, sorry. I'm using the young numbers
25 again. I'm sorry. Bates 428 to 434.

1 A. Okay. Yes, sir, I'm there.

2 Q. So, we'll turn first to -- to 429, please.

3 A. Yes, sir.

4 Q. Are you familiar with this statement?

5 A. Yes, sir.

6 Q. And what is this page?

7 A. This page is "Account included in bankruptcy,"
8 the dispute steps.

9 Q. Okay. So, is this a -- is this what an
10 Experian agent would rely on when determining how to
11 handle an account included in a bankruptcy?

12 A. Yes, sir.

13 Q. Okay. And let's see. What about the next
14 page, 430? Does that provide additional guidance for
15 how to handle an account included in bankruptcy?

16 A. Which area are you speaking about?

17 Q. I'm speaking about the -- the entire page, but
18 if you don't believe that the entire page references the
19 question that I posed, feel free to specify which
20 sections of the page you're referring to.

21 A. Well, at the top of the page, it continues
22 with the steps on when a consumer claims an account was
23 included in his or her bankruptcy.

24 Q. Okay.

25 A. So, I wasn't sure if we're -- where we were --

1 which part we're talking about.

2 Q. Okay. Do you see below that where -- where
3 there's a heading that says "bankruptcy proof
4 documents"?

5 A. Yes, sir, I see that.

6 Q. Okay. And does this -- does this subheading
7 contain a list of documents which a consumer can provide
8 to Experian to indicate that a particular trade line is
9 included in a bankruptcy?

10 MS. BRASTER: Object. The document speaks
11 for itself.

12 (Mr. Deshong exits the deposition.)

13 A. (By the Witness) According to what I read
14 here, it says "The bankruptcy Schedule A, Schedule D, or
15 Schedule F that includes a list of debts included in the
16 bankruptcy."

17 Q. (By Mr. Clark) Are these the only types of
18 bankruptcy proof documents which are sufficient for
19 Experian to determine that a consumer's account was
20 included in a bankruptcy?

21 MS. BRASTER: Objection to the extent it
22 asks for a legal conclusion.

23 A. (By the Witness) Right. I -- when you say
24 are these the only documents -- you know, these are the
25 only documents that are specified in our policy, so all

1 I can say is, it says that we want Schedule A, D, or F.

2 Q. (By Mr. Clark) Okay. So, if a document -- if
3 I understood you correctly, if a document is not
4 included in this list, it would not be a document which
5 Experian would accept as proof of an account that was
6 included in bankruptcy?

7 MS. BRASTER: Same objection. Calls for
8 speculation and assumes facts.

9 A. (By the Witness) Right. As I understand the
10 policy, we would need the schedules as definitive proof
11 to update an item included in bankruptcy.

12 Q. (By Mr. Clark) So, if a consumer included in
13 a credit dispute a voluntary petition of a Chapter 13
14 bankruptcy along with their credit dispute, that would
15 not be accepted by Experian as indication that an
16 account was included in bankruptcy?

17 MS. BRASTER: Objection, calls for
18 speculation, calls for a legal conclusion.

19 A. (By the Witness) Right. I -- I'm not sure if
20 I heard all the words you said, but as I understand, if
21 a consumer --

22 MR. CLARK: Could --

23 A. (By the Witness) I'm sorry.

24 Q. (By Mr. Clark) Oh, did I -- I didn't mean to
25 interrupt, sir. I was just going to -- if you wish, I

1 could -- I certainly don't want you to answer a question
2 if you haven't -- if you weren't sure about what I was
3 asking.

4 A. Okay.

5 Q. So, would you like the court reporter to read
6 back my question so you're sure you heard it?

7 A. Yes, sir, that'd be great.

8 MR. CLARK: Okay. Madam court reporter,
9 if you could please read back my last question, please?

10 THE REPORTER: Okay. "So, if a consumer
11 included in a credit dispute a voluntary petition of a
12 Chapter 13 bankruptcy along with their credit dispute,
13 that would not be accepted by Experian as indication
14 that an account was included in bankruptcy?"

15 A. (By the Witness) The voluntary petition,
16 along with just a dispute letter from a consumer
17 disputing accounts included in bankruptcy would not be
18 sufficient to update the account included in bankruptcy.

19 Q. (By Mr. Clark) During your time as a dispute
20 agent, did you ever -- did you ever process a dispute
21 which included a Chapter 13 voluntary petition?

22 MS. BRASTER: Objection to relevant time
23 and date. Outside the scope.

24 A. (By the Witness) Yes, sir. I have processed
25 disputes that were included in bankruptcy.

1 Q. (By Mr. Clark) Okay. Have you processed
2 disputes which -- for which the consumer attached a
3 voluntarily petition for Chapter 13 bankruptcy?

4 MS. BRASTER: Same objection.

5 A. (By the Witness) Yes, sir. I have processed
6 disputes when someone has -- a consumer has provided a
7 bankruptcy 13 voluntary petition only, along with their
8 dispute letter.

9 Q. (By Mr. Clark) So, is it fair to say that
10 your processing of that -- of those disputes did not
11 follow Experian's policies and procedures?

12 MS. BRASTER: Objection, misstates his
13 testimony; assumes facts; calls for speculation.

14 A. (By the Witness) To my knowledge, when a
15 consumer disputes someone included in bankruptcy and
16 they only provided the petition but they claimed a trade
17 item was included in their bankruptcy, I have processed
18 those disputes according to our policy.

19 Q. (By Mr. Clark) So, when you say you processed
20 those disputes according to Experian's policy, did that
21 mean that you did not accept the voluntary petition as
22 proof of the fact that the account was included in
23 Chapter 13 bankruptcy?

24 MS. BRASTER: Objection to foundation;
25 assumes facts; outside the scope.

1 A. (By the Witness) If an account was already
2 included in bankruptcy, then there was no reason to do
3 anything further other than make sure the dates are
4 consistent. But there's other circumstances. You have
5 to follow the guidelines. We're looking at pages 429
6 and 430, and they outline specifically what to do when a
7 consumer provides their dispute indicating an item is
8 included in bankruptcy.

9 Q. (By Mr. Clark) Do you see anywhere in that
10 bankruptcy proof documents section we've been talking
11 about where it -- it explicitly states that a Chapter 13
12 voluntary petition is not sufficient proof?

13 A. No, sir, it doesn't state anywhere in the
14 bankruptcy proof document that a petition is not
15 sufficient proof, but what it does state is that we can
16 use the schedules, Schedule A, D, and F, to make sure we
17 can update it. So, we're supposed to accept those as
18 proof.

19 Q. Could you -- could you read for me the last
20 sentence on the -- on the last paragraph in that
21 bankruptcy proof document section we've been talking
22 about?

23 A. It states if a -- if I'm reading the right
24 one -- "If a consumer disputes all accounts included in
25 a bankruptcy, then request a more specific dispute or

1 request a Schedule A, Schedule D, or Schedule F (for
2 mail). If it's by telephone, ask the consumer to send
3 their Schedule A, D, or F. If a consumer does not
4 provide a Schedule A, Schedule D, or Schedule F, then
5 dispute."

6 Q. What does the phrase "then dispute" mean at
7 the very end of that paragraph?

8 A. As I understand it, that means we are to
9 notify the data furnisher of the consumer's concerns.

10 Q. So, regardless of whether or not there was a
11 Chapter 13 voluntary petition as sufficient proof of
12 bankruptcy, Experian would still notify the data
13 furnisher if a consumer did not provide a Schedule A,
14 Schedule D, or Schedule F; is that correct?

15 MS. BRASTER: Object to the extent it
16 misstates his testimony; vague.

17 A. (By the Witness) What I'm understanding here
18 and what I'm conveying is that the sentence says if a
19 consumer does not provide a Schedule A, Schedule D, or
20 Schedule F, then we're going to dispute.

21 Q. (By Mr. Clark) So, all a consumer would
22 theoretically have to do to dispute an account which
23 they claim to be included in a bankruptcy is simply to
24 send Experian a written letter which -- which stated
25 that the account was in bankruptcy?

1 A. Yes, sir, April 9, 2016.

2 Q. So, when the status on August 27, 2015,
3 reinvestigation report says by July 2019 the account is
4 scheduled to go to positive status, does that indicate
5 that -- that Experian will be reporting the negative
6 account longer than the seven years for reporting of
7 accounts in bankruptcy?

8 MS. BRASTER: Objection to assumes facts
9 and calls for speculation and legal conclusion.

10 A. (By the Witness) Well, since Ocwen is
11 providing -- these are the results from Ocwen. Ocwen is
12 stating that it's not included in bankruptcy, so this
13 2019 date has nothing to do with Ms. Mainor's
14 bankruptcy. However, if Ms. Mainor would be so kind to
15 provide her bankruptcy schedules to us and we can see
16 that the Ocwen account was actually truly included in
17 her bankruptcy, maybe we can assist her.

18 Q. (By Mr. Clark) So, it's -- it's your position
19 that Experian would not have to do any investigation
20 into -- into Ms. Mainor's bankruptcy if she did not
21 provide the bankruptcy schedules to Experian when she
22 disputed her credit information?

23 MS. BRASTER: Objection, misstates his
24 testimony.

25 A. (By the Witness) Okay. I don't quite

1 understand your question, but if I understand it, if
2 Ms. Mainor provides her bankruptcy schedules, we can
3 review them and we can see if Ocwen's included. If she
4 didn't provide them -- which she didn't -- what did we
5 do; we sent an ACDV to Ocwen. Ocwen reviewed their
6 information and responded back to Experian.

7 Q. (By Mr. Clark) Does Experian have access to
8 public records as a general matter?

9 A. Experian, as a general matter, does have
10 access through our public records vendor.

11 Q. Okay. And through that access, could Experian
12 have ascertained whether or not this Ocwen account was
13 included in Ms. Mainor's bankruptcy?

14 MS. BRASTER: Objection, calls for
15 speculation.

16 A. (By the Witness) Okay. If I understand your
17 question correctly, you're stating could we go to our
18 public record vendor.

19 Q. (By Mr. Clark) I'm sorry, sir. Was that your
20 answer?

21 A. I'm trying to -- yes, sir, we -- I guess we
22 could notify the public record vendor, but the public
23 record vendor is not to -- we notify -- I tell you what,
24 let me rephrase that.

25 Our role of notifying the public record vendor

1 is to verify public records, not to verify trade items.
2 So, if we needed to verify the bankruptcy -- well, we
3 didn't need to verify the bankruptcy. Why? Because the
4 bankruptcy was already listed on her file. So, that's
5 what we -- if we needed to verify the bankruptcy and
6 Ms. Mainor disputed her bankruptcy as being incorrect,
7 then we would notify our public record vendor that
8 Ms. Mainor is stating the bankruptcy is incorrect.

9 Q. So, Experian has no way of accessing public
10 records to verify -- verify information in a Chapter 13
11 bankruptcy if the dispute is to an entry on the trade
12 line?

13 MS. BRASTER: Objection, misstates his
14 testimony.

15 A. (By the Witness) Our rule to contact our
16 public records vendor is to check data on public
17 records, not to check data on trade lines.

18 Q. (By Mr. Clark) Does Experian have any means
19 of accessing public records to check data on trade
20 lines?

21 A. Right, I'd have to clarify and I don't know at
22 the time what we can access. I'd have to check.

23 MR. CLARK: I -- I'm going to hold the
24 deposition open on -- on this line of questioning
25 regarding whether Experian has a -- has a means of

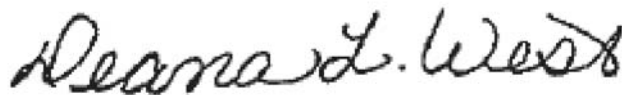
1 STATE OF TEXAS)

2 COUNTY OF GRAYSON)

3 I, Deana L. West, Certified Shorthand Reporter, duly
4 qualified in and for the State of Texas, do hereby
5 certify that, pursuant to the stipulation hereinbefore
6 set forth, there came before me Douglas Hollon, who was
7 by me duly sworn to testify the truth, the whole truth,
8 and nothing but the truth of his knowledge concerning
9 the matters in controversy in this case; and that he was
10 thereupon carefully examined upon his oath and his
11 examination reduced to typewriting by me or under my
12 supervision; that the deposition is a true record of the
13 testimony given by the witness; that review of the
14 deposition was requested by the witness and/or party.

15 I further certify that I am neither attorney nor
16 counsel for nor related to or employed by any of the
17 parties to the action in which this deposition is taken,
18 and further that I am not a relative or employee of any
19 attorney or counsel employed by the parties hereto or
20 financially interested in the action.

21 In witness whereof, I have hereunto set my hand and
22 affixed my seal this 23rd day of November, 2016.

23 

24 Deana L. West, CSR No. 1793

25 Expiration Date: 12/31/17

Page 223

Carol Mainor v. Acctcorp of Southern Nevada, et al.
U.S.D.C. for the District of Nevada
Case No. 2:16-cv-00183-RFB-PAL

CORRECTIONS AND SIGNATURE

DOUGLAS HOLLON – NOVEMBER 11, 2016


| PAGE / LINE | CHANGE |
|--------------------|---|
| Page 27 / Line 1 | "No, sir." to "No Sir, that is not true. In my current role, when I was interviewed for this position, I did understand that depositions were part of the job." |
| Page 80 / Line 25 | "behalf." to "behalf, which as I testified before, could be an attorney, their congressman, the attorney general, or Better Business Bureau." |
| Page 85 / Line 23 | "wasn't written correspondence." to "wasn't a written correspondence, generally." |
| Page 86 / Line 25 | "call written" to "call a written" |
| Page 87 / Line 1 | "correspondence." to "correspondence, generally." |
| Page 156 / Line 15 | "someone" to "something" |
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SIGNATURE OF WITNESS

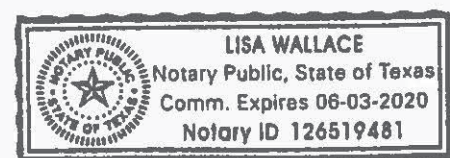
STATE OF TEXAS)
COUNTY OF Collin)

SUBSCRIBED AND SWORN TO by the said witness, DOUGLAS HOLLON, on this 3rd day of January 2017.



Notary Public in and
for the State of Texas

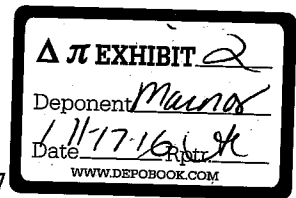
My Commission expires: 06-03-2020



**EXHIBIT 4 –
Bankruptcy Docket (Ex. 2 to
Plf's Deposition)**

BAPCPA, DISMISSED, CLOSED

**U.S. Bankruptcy Court
District of Nevada (Las Vegas)
Bankruptcy Petition #: 07-18776-mkn**



Assigned to: MIKE K. NAKAGAWA
Chapter 13
Voluntary
Asset

Date filed: 12/27/2007
Date terminated: 05/14/2009
Debtor dismissed: 11/24/2008
Plan confirmed: 03/25/2008
341 meeting: 02/19/2008

Debtor disposition: Dismissed for Other Reason

Debtor

CAROL F MAINOR
7113 VIA LOCANDA AVE
LAS VEGAS, NV 89131
CLARK-NV
SSN / ITIN: xxx-xx-1994

represented by **ELIZABETH RUTH DEFLYER**
2300 W SAHARA, STE 5500 BOX 18
LAS VEGAS, NV 89102
(702) 813 2482
Email: elizabethdeflyer@yahoo.com

GEORGE HAINES

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DAVID KRIEGER

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Email: dkrieger@hainesandkrieger.com

Trustee

RICK A. YARNALL
701 BRIDGER AVE., #820
LAS VEGAS, NV 89101
(702) 853-4500

| Filing Date | # | Docket Text |
|-------------|---|-------------|
| | | |

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|------------|---------------------|--|
| 12/27/2007 | <u>1</u> (8 pgs) | Chapter 13 Voluntary Petition. Fee Amount \$274. Filed by DAVID KRIEGER on behalf of CAROL F MAINOR (KRIEGER, DAVID) (Entered: 12/27/2007) |
| 12/27/2007 | <u>2</u> | Statement of Social Security Number(s). This document contains sensitive information and cannot be viewed by the public. Filed by DAVID KRIEGER on behalf of CAROL F MAINOR (KRIEGER, DAVID) (Entered: 12/27/2007) |
| 12/27/2007 | 3 | Receipt of Filing Fee for Voluntary Petition (Chapter 13)(07-18776) [misc,volp13a] (274.00). Receipt number 4643173, fee amount \$ 274.00. (U.S. Treasury) (Entered: 12/27/2007) |
| 12/27/2007 | 5 | Set Deficient Filing Deadlines. Declaration Re: E-Filing due by 1/11/2008. 316 Incomplete Filing (11 USC 521(i)) 2/11/2008 Incomplete Filings due by 1/11/2008. Notice to Individual Consumer Debtor due by 1/11/2008. Summary of schedules due by 1/11/2008. Schedules A-J due by 1/11/2008. Declaration Re: Schedules due by 1/11/2008. Statement of Financial Affairs due by 1/11/2008. Declaration Re: Statements due by 1/11/2008. Atty Disclosure Statement due by 1/11/2008. Chapter 13 Plan due by 1/11/2008. Chapter 13 Monthly and Disposable Income Form 22C Due 1/11/2008 (Fisher, MD) (Entered: 12/28/2007) |
| 12/28/2007 | <u>4</u> (3 pgs) | Meeting of Creditors and Notice of Appointment of Trustee RICK A. YARNALL. 341 meeting to be held on 02/19/2008 at 09:00 AM at 341s - Foley Bldg,Rm 1500. Confirmation hearing to be held on 03/20/2008 at 01:30 PM at Foley Bldg,Third Floor. Objection to Dischargeability of Certain Debts due by 04/21/2008. Chapter 13 Proof of Claims due by 05/19/2008. (Entered: 12/28/2007) |
| 12/28/2007 | <u>6</u> (6 pgs) | Notice of Incomplete and/or Deficient Filing. (Fisher, MD) (Entered: 12/28/2007) |
| 12/28/2007 | <u>7</u> (2 pgs) | Notice of Requirement to File Certification of Completion of Instructional Course Concerning Financial Management. (Fisher, MD) (Entered: 12/28/2007) |
| 12/30/2007 | | |

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|------------|-----------------------|---|
| | <u>8</u> (7 pgs) | BNC Certificate of Mailing (Related document(s) <u>4</u> Meeting of Creditors Chapter 13 (BNC), Meeting of Creditors Chapter 13 (BNC)) No. of Notices: 17. Service Date 12/30/2007. (Admin.) (Entered: 12/30/2007) |
| 12/30/2007 | <u>9</u> (7 pgs) | BNC Certificate of Mailing. (Related document(s) <u>6</u> Incomplete and/or Deficient Filing-Ch 13 (BNC)) No. of Notices: 2. Service Date 12/30/2007. (Admin.) (Entered: 12/30/2007) |
| 12/30/2007 | <u>10</u> (3 pgs) | BNC Certificate of Mailing. (Related document(s) <u>7</u> Notice of Requirement to File Certification of Completion of Instructional Course Concerning Financial Management (BNC)) No. of Notices: 3. Service Date 12/30/2007. (Admin.) (Entered: 12/30/2007) |
| 01/02/2008 | <u>11</u> (20 pgs) | Schedule[s] A, Real Property Amount: \$ 950000, B, Personal Property Amount: \$ 30310, C, D, Creditors Holding Secured Claims Amount: \$ 761254, E, Creditors Holding Unsecured Priority Claims Amount: \$ 0, F, Creditors Holding Unsecured Nonpriority Claims Amount: \$ 33611, G, H, I, Average Income Amount: \$ 7848, J, Current Expenditures Amount: \$ 7206, Summary of Schedules, Declaration Concerning Debtor(s) Schedules, Filed by GEORGE HAINES on behalf of CAROL F MAINOR (HAINES, GEORGE) (Entered: 01/02/2008) |
| 01/02/2008 | <u>12</u> (6 pgs) | Statement of Financial Affairs Filed by GEORGE HAINES on behalf of CAROL F MAINOR (Related document(s) 5 Set Deficient Filing Deadlines,,) (HAINES, GEORGE) (Entered: 01/02/2008) |
| 01/02/2008 | <u>13</u> (1 pg) | Disclosure of Compensation of Attorney for Debtor Filed by GEORGE HAINES on behalf of CAROL F MAINOR (Related document(s) 5 Set Deficient Filing Deadlines,,) (HAINES, GEORGE) (Entered: 01/02/2008) |
| 01/02/2008 | <u>14</u> (6 pgs) | Chapter 13 Statement of Current Monthly and Disposable Income (Form 22C) Filed by GEORGE HAINES on behalf of CAROL F MAINOR (HAINES, GEORGE) (Entered: 01/02/2008) |
| 01/02/2008 | | |

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| | <u>15</u> (1 pg) | Declaration Re: Electronic Filing Filed by GEORGE HAINES on behalf of CAROL F MAINOR (HAINES, GEORGE) (Entered: 01/02/2008) |
| 01/02/2008 | <u>16</u> (2 pgs) | Certificate of Credit Counseling Filed by GEORGE HAINES on behalf of CAROL F MAINOR (HAINES, GEORGE) Modified on 1/3/2008 to reflect incorrect image attached (Lyons, MK). (Entered: 01/02/2008) |
| 01/02/2008 | <u>17</u> (4 pgs) | Amendment to List of Creditors Filed by GEORGE HAINES on behalf of CAROL F MAINOR (HAINES, GEORGE) (Entered: 01/02/2008) |
| 01/02/2008 | <u>18</u> (2 pgs) | Notice to Individual Consumer Debtor Filed by GEORGE HAINES on behalf of CAROL F MAINOR (HAINES, GEORGE) (Entered: 01/02/2008) |
| 01/04/2008 | <u>19</u> (9 pgs) | Chapter 13 Plan #1 Filed by GEORGE HAINES on behalf of CAROL F MAINOR (Related document(s) 5 Set Deficient Filing Deadlines,,)(HAINES, GEORGE) (Entered: 01/04/2008) |
| 01/07/2008 | 20 | Hearing Scheduled/Rescheduled. Confirmation hearing to be held on 3/20/2008 at 01:30 PM at Foley Bldg,Third Floor. (Related document(s) <u>19</u> Chapter 13 Plan #1 (BNC) filed by Debtor CAROL F MAINOR) (Fisher, MD) (Entered: 01/07/2008) |
| 01/09/2008 | <u>21</u> (10 pgs) | BNC Certificate of Mailing - pdf (Related document (s) <u>19</u> Chapter 13 Plan #1 (BNC) filed by Debtor CAROL F MAINOR) No. of Notices: 24. Service Date 01/09/2008. (Admin.) (Entered: 01/09/2008) |
| 01/14/2008 | <u>22</u> (1 pg) | Request for Special Notice Filed by RECOVERY MANAGEMENT SYSTEMS CORPORATION (SINGH, RAMESHWAR) (Entered: 01/14/2008) |
| 02/04/2008 | <u>23</u> (11 pgs) | (NONCONFORMING ENTRY) Amended Schedule [s] F, Creditors Holding Unsecured Nonpriority Claims Amount: \$ 34352.42, Declaration Concerning Debtor[s] Schedules, Filed by DAVID KRIEGER on behalf of CAROL F MAINOR (KRIEGER, DAVID) Modified on 2/5/2008 to reflect docket entry change-see #24 (Lyons, MK). (Entered: 02/04/2008) |

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| 02/04/2008 | <u>24</u> (11 pgs) | Amended Schedule[s] F, Creditors Holding Unsecured Nonpriority Claims Amount: \$ 34,352.42, Fee Amount \$26, Filed by DAVID KRIEGER on behalf of CAROL F MAINOR (Fisher, MD) (Entered: 02/05/2008) |
| 02/13/2008 | <u>25</u> (1 pg) | Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management. Filed by DAVID KRIEGER on behalf of CAROL F MAINOR (KRIEGER, DAVID) (Entered: 02/13/2008) |
| 02/20/2008 | 26 | 341 Meeting Concluded - Assets (YARNALL(df), RICK) (Entered: 02/20/2008) |
| 02/21/2008 | <u>27</u> (1 pg) | Trustee's Opposition to Confirmation of Plan Combined with Trustee's Recommendation for Dismissal. (YARNALL, RICK) (Entered: 02/21/2008) |
| 02/24/2008 | <u>28</u> (3 pgs) | BNC Certificate of Mailing - pdf (Related document (s) <u>27</u> Trustee's Opposition to Confirmation/Motion to Dismiss (BNC)) No. of Notices: 29. Service Date 02/24/2008. (Admin.) (Entered: 02/24/2008) |
| 03/04/2008 | <u>29</u> (1 pg) | Certificate of Credit Counseling Filed by DAVID KRIEGER on behalf of CAROL F MAINOR (KRIEGER, DAVID) (Entered: 03/04/2008) |
| 03/18/2008 | <u>30</u> (28 pgs; 2 docs) | Motion for Relief from Stay Property: 7113 Via Locanda Avenue, Las Vegas, NV 89131 . Fee Amount \$150. Filed by KRISTIN A. SCHULER-HINTZ on behalf of HSBC BANK USA NATIONAL ASSOCIATION AS TRUSTEE (Attachments: <u>1</u> Exhibit)(SCHULER-HINTZ, KRISTIN) (Entered: 03/18/2008) |
| 03/18/2008 | <u>31</u> (4 pgs) | Notice of Hearing/Motion with Certificate of Service Hearing scheduled 4/9/2008 at 01:30 PM at MKN LV-Courtroom 2, Foley Federal Bldg. Filed by KRISTIN A. SCHULER-HINTZ on behalf of HSBC BANK USA NATIONAL ASSOCIATION AS TRUSTEE (Related document(s) <u>30</u> Motion for Relief from Stay, filed by Creditor HSBC BANK USA NATIONAL ASSOCIATION AS TRUSTEE) (SCHULER-HINTZ, KRISTIN) (Entered: 03/18/2008) |

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| 03/18/2008 | 32 | Receipt of Filing Fee for Motion for Relief from Stay(07-18776-mkn) [motion,mrlfsty] (150.00). Receipt number 4879944, fee amount \$ 150.00. (U.S. Treasury) (Entered: 03/18/2008) |
| 03/19/2008 | <u>33</u> (9 pgs) | Amended Chapter 13 Plan Number 2 Filed by GEORGE HAINES on behalf of CAROL F MAINOR (HAINES, GEORGE) (Entered: 03/19/2008) |
| 03/19/2008 | <u>34</u> (33 pgs; 2 docs) | Objection to Confirmation of Plan <i>with Certificate of Service</i> Filed by KRISTIN A. SCHULER-HINTZ on behalf of Option One Mortgage Corporation, its assignees and/or successors (Related document(s) <u>19</u> Chapter 13 Plan #1 (BNC) filed by Debtor CAROL F MAINOR.) (Attachments: <u>1</u> Exhibit)(SCHULER-HINTZ, KRISTIN) (Entered: 03/19/2008) |
| 03/20/2008 | 35 | Hearing Scheduled/Rescheduled. Confirmation hearing to be held on 3/20/2008 at 01:30 PM at Foley Bldg,Third Floor. (Related document(s) <u>33</u> Amended Chapter 13 Plan filed by Debtor CAROL F MAINOR) (Fisher, MD) (Entered: 03/20/2008) |
| 03/22/2008 | <u>36</u> (2 pgs) | Motion to Retain IRS Refund Filed by DAVID KRIEGER on behalf of CAROL F MAINOR (KRIEGER, DAVID) (Entered: 03/22/2008) |
| 03/22/2008 | <u>37</u> (2 pgs) | Notice of Hearing/Motion Hearing scheduled 4/24/2008 at 02:30 PM(CHECK WITH COURT FOR LOCATION). Filed by DAVID KRIEGER on behalf of CAROL F MAINOR (Related document(s) <u>36</u> Motion to Retain IRS Refund filed by Debtor CAROL F MAINOR) (KRIEGER, DAVID) (Entered: 03/22/2008) |
| 03/24/2008 | 38 | Hearing Scheduled/Rescheduled.Hearing scheduled 4/24/2008 at 02:30 PM at MKN LV-Courtroom 2, Foley Federal Bldg. (Related document(s) <u>36</u> Motion to Retain IRS Refund filed by Debtor CAROL F MAINOR) (Fisher, MD) (Entered: 03/24/2008) |
| 03/25/2008 | <u>39</u> (11 pgs) | Order Confirming the Debtor(s) Plan #2 and Awarding Fees to the Debtor(s) Attorney (Related document(s) <u>33</u> Amended Chapter 13 Plan filed by Debtor CAROL F MAINOR.) (Fisher, MD) (Entered: 03/25/2008) |

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| 03/27/2008 | <u>40</u> (3 pgs; 2 docs) | Objection to Claim 2-2 of Green Tree in the amount of 47312.93 with Certificate of Service filed by GEORGE HAINES on behalf of CAROL F MAINOR (Attachments: <u>1</u> Certificate of Service) (HAINES, GEORGE) (Entered: 03/27/2008) |
| 03/27/2008 | <u>41</u> (3 pgs; 2 docs) | Notice of Hearing/Motion with Certificate of Service Hearing scheduled 5/1/2008 at 02:30 PM at MKN LV-Courtroom 2, Foley Federal Bldg. Filed by GEORGE HAINES on behalf of CAROL F MAINOR (Related document(s) <u>40</u> Objection to Claim filed by Debtor CAROL F MAINOR) (Attachments: <u>1</u> Certificate of Service) (HAINES, GEORGE) (Entered: 03/27/2008) |
| 03/27/2008 | <u>42</u> (13 pgs) | BNC Certificate of Mailing - pdf (Related document (s) <u>39</u> Order Confirming Chapter 13 Plan) No. of Notices: 32. Service Date 03/27/2008. (Admin.) (Entered: 03/27/2008) |
| 04/06/2008 | <u>43</u> (3 pgs) | Certificate of Service Filed by DAVID KRIEGER on behalf of CAROL F MAINOR (Related document(s) <u>37</u> Notice of Hearing/Motion, filed by Debtor CAROL F MAINOR, <u>36</u> Motion to Retain IRS Refund filed by Debtor CAROL F MAINOR) (KRIEGER, DAVID) (Entered: 04/06/2008) |
| 04/23/2008 | <u>44</u> (7 pgs) | Amended Schedule[s] F, Creditors Holding Unsecured Nonpriority Claims Amount: \$ 35159.93, Declaration Concerning Debtor[s] Schedules, Fee Amount \$26. Filed by DAVID KRIEGER on behalf of CAROL F MAINOR (KRIEGER, DAVID) Modified on 4/24/2008 to Reflect Declaration Concerning Debtor(s) Schedules Missing (Lakas, WM). (Entered: 04/23/2008) |
| 04/23/2008 | 45 | Receipt of Filing Fee for Amended Schedules(07-18776-mkn) [misc,amdschsa] (26.00). Receipt number 5001888, fee amount \$ 26.00. (U.S. Treasury) (Entered: 04/23/2008) |
| 05/09/2008 | <u>46</u> (2 pgs) | Certificate of Service <i>of proposed order</i> Filed by KRISTIN A. SCHULER-HINTZ on behalf of HSBC BANK USA NATIONAL ASSOCIATION AS TRUSTEE (SCHULER-HINTZ, KRISTIN) (Entered: 05/09/2008) |
| 05/13/2008 | | |

| | | |
|------------|----------------------|---|
| | <u>47</u> (5 pgs) | Stipulation for Adequate Protection and Order Thereon (Related document(s) <u>30</u>) (Fisher, MD) (Entered: 05/13/2008) |
| 05/23/2008 | <u>48</u> (2 pgs) | Order on Objection to Green Tree LLC's Claim by Debtor (Related document(s) <u>40</u> Objection to Claim filed by Debtor CAROL F MAINOR.) (Fisher, MD) (Entered: 05/23/2008) |
| 06/13/2008 | 50 | Receipt Number-Filing Fee 187283, Fee Amount \$26. (Related document(s) <u>24</u> Amended Schedules filed by Debtor CAROL F MAINOR) (Sharkey, CM) (Entered: 06/16/2008) |
| 06/16/2008 | <u>49</u> (3 pgs) | Chapter 13 Trustee's Notice to Debtor(s) and Creditors of Filed Claims, Classification, and Proposed Distribution (YARNALL, RICK) (Entered: 06/16/2008) |
| 06/18/2008 | <u>51</u> (2 pgs) | Order on Motion to Retain Tax Refund (Related document(s) <u>36</u>) (Fisher, MD) (Entered: 06/18/2008) |
| 06/19/2008 | <u>52</u> (5 pgs) | BNC Certificate of Mailing - pdf (Related document (s) <u>49</u> Chapter 13 Trustee's Notice to Debtor(s) and Creditors of Filed Claims, Classification, and Proposed Distribution (BNC)) No. of Notices: 31. Service Date 06/19/2008. (Admin.) (Entered: 06/19/2008) |
| 07/14/2008 | <u>53</u> (1 pg) | Assignment/Transfer of Claim filed by Option One Mortgage Corporation, its assignees and/or successors (Stiles, TE) (Entered: 07/18/2008) |
| 07/18/2008 | <u>54</u> (1 pg) | Notice of Assignment of Claim and Pending Order Thereon. (Related document(s) <u>53</u> Assignment/Transfer of Claim filed by Creditor Option One Mortgage Corporation, its assignees and/or successors) (Stiles, TE) (Entered: 07/18/2008) |
| 07/21/2008 | <u>55</u> (1 pg) | Assignment/Transfer of Claim filed by ECAST SETTLEMENT CORPORATION (BECKET, ALANE) (Entered: 07/21/2008) |
| 07/22/2008 | <u>56</u> (1 pg) | Notice of Assignment of Claim and Pending Order Thereon. (Related document(s) <u>55</u> Assignment/Transfer of Claim) (Espinoza, LM) (Entered: 07/22/2008) |

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| 07/23/2008 | <u>57</u> (2 pgs) | BNC Certificate of Mailing. (Related document(s) <u>54</u> Notice of Assignment of Claim and Pending Order Thereon) No. of Notices: 2. Service Date 07/23/2008. (Admin.) (Entered: 07/24/2008) |
| 07/24/2008 | <u>58</u> (2 pgs) | BNC Certificate of Mailing. (Related document(s) <u>56</u> Notice of Assignment of Claim and Pending Order Thereon) No. of Notices: 1. Service Date 07/24/2008. (Admin.) (Entered: 07/25/2008) |
| 08/05/2008 | <u>59</u> (5 pgs; 2 docs) | Application for Compensation for DAVID KRIEGER, Fees: \$1500.00, Expenses: \$. Filed by DAVID KRIEGER (Attachments: <u>1</u> Exhibit of Fees) (KRIEGER, DAVID) (Entered: 08/05/2008) |
| 08/05/2008 | <u>60</u> (3 pgs) | Notice of Hearing Hearing scheduled 9/11/2008 at 03:00 PM at MKN LV-Courtroom 2, Foley Federal Bldg. Filed by DAVID KRIEGER on behalf of CAROL F MAINOR (Related document(s) <u>59</u> Application for Compensation filed by Debtor CAROL F MAINOR) (KRIEGER, DAVID) (Entered: 08/05/2008) |
| 08/07/2008 | <u>61</u> (3 pgs) | Certificate of Service Filed by GEORGE HAINES on behalf of CAROL F MAINOR (Related document(s) <u>60</u> Notice of Hearing, filed by Debtor CAROL F MAINOR) (HAINES, GEORGE) (Entered: 08/07/2008) |
| 08/28/2008 | <u>62</u> (1 pg) | Motion to Dismiss Case For Failure to Make Plan Payments (YARNALL, RICK) (Entered: 08/28/2008) |
| 08/28/2008 | <u>63</u> (2 pgs) | Notice of Hearing on Motion to Dismiss Hearing scheduled 10/2/2008 at 2:30 PM at Foley Bldg, Third Floor. (Related document(s) <u>62</u> Motion to Dismiss (BNC).) (YARNALL, RICK) (Entered: 08/28/2008) |
| 09/03/2008 | <u>64</u> (1 pg) | Assignment/Transfer of Claim filed by PRA Receivables Management LLC (PORTFOLIO RECOVERY ASSOCIATES, LLC (dg),) (Entered: 09/03/2008) |
| 09/04/2008 | <u>65</u> (1 pg) | Notice of Assignment of Claim and Pending Order Thereon. (Related document(s) <u>64</u> Assignment/Transfer of Claim filed by Creditor PRA Receivables Management LLC) (Fisher, MD) (Entered: 09/04/2008) |

| | | |
|------------|-------------------------------|--|
| 09/04/2008 | <u>66</u> (4 pgs) | BNC Certificate of Mailing - pdf (Related document (s) <u>63</u> Notice of Hearing on Motion to Dismiss (BNC)) No. of Notices: 34. Service Date 09/04/2008. (Admin.) (Entered: 09/05/2008) |
| 09/04/2008 | <u>67</u> (3 pgs) | BNC Certificate of Mailing - pdf (Related document (s) <u>62</u> Motion to Dismiss (BNC)) No. of Notices: 34. Service Date 09/04/2008. (Admin.) (Entered: 09/05/2008) |
| 09/06/2008 | <u>68</u> (2 pgs) | BNC Certificate of Mailing. (Related document(s) <u>65</u> Notice of Assignment of Claim and Pending Order Thereon) No. of Notices: 1. Service Date 09/06/2008. (Admin.) (Entered: 09/06/2008) |
| 09/25/2008 | <u>69</u> (14 pgs; 3 docs) | Declaration <i>Re Non Cure Of Default Under Adequate Protection Order</i> Filed by KRISTIN A. SCHULER-HINTZ on behalf of HSBC BANK USA NATIONAL ASSOCIATION AS TRUSTEE (Related document(s) <u>47</u> Order on Motion For Relief From Stay) (Attachments: <u>1</u> Exhibit <u>2</u> Certificate of Service) (SCHULER-HINTZ, KRISTIN) (Entered: 09/25/2008) |
| 10/02/2008 | 70 | Virtual Minute Entry in reference to hearing On: 10/02/2008 Subject: MOTION TO DISMISS CASE FOR FAILURE TO MAKE PLAN PAYMENTS. Appearances: MARIANNE GATTI, ATTORNEY FOR RICK YARNALL, TRUSTEE. Proceedings: CONTINUED TO 10/16/2008 @ 2:30 PM. (vCal Hearing ID (160944)).(related document(s) <u>62</u>) Hearing scheduled 10/16/2008 at 02:30 PM at Foley Bldg, Third Floor.(Rawling, BR) (Entered: 10/03/2008) |
| 10/14/2008 | <u>71</u> (3 pgs) | Order Terminating Automatic Stay (Related document(s) <u>30</u>) (Fisher, MD) (Entered: 10/14/2008) |
| 10/16/2008 | 74 | Virtual Minute Entry in reference to hearing On: 10/16/2008 Subject: MOTION TO DISMISS CASE FOR FAILURE TO MAKE PLAN PAYMENTS. Appearances: MARIANNE GATTI, ATTORNEY FOR RICK YARNALL, TRUSTEE; DAVID KRIEGER, ATTORNEY FOR CAROL F MAINOR;. |

| | | |
|------------|-------------------------------|---|
| | | Proceedings: CONTINUED TO 11/6/2008 @ 2:30 PM. (vCal Hearing ID (171851)).(related document(s) <u>62</u>) Hearing scheduled 11/06/2008 at 02:30 PM at Foley Bldg,Third Floor.(Rawling, BR) (Entered: 10/17/2008) |
| 10/17/2008 | <u>72</u> (18 pgs; 2 docs) | Modified Chapter 13 Plan Number 3 Filed by ELIZABETH R. DEFLYER on behalf of CAROL F MAINOR (DEFLYER, ELIZABETH) Modified on 10/20/2008 to Reflect Hearing Information Missing from Document (Lakas, WM). Additional attachment(s) added on 10/20/2008 (Lakas, WM). (Entered: 10/17/2008) |
| 10/17/2008 | <u>73</u> (2 pgs) | Notice of Confirmation Hearing . Confirmation hearing to be held on 11/20/2008 at 01:30 PM at Foley Bldg,Third Floor. Filed by ELIZABETH R. DEFLYER on behalf of CAROL F MAINOR (Related document(s) <u>72</u> Modified Plan filed by Debtor CAROL F MAINOR) (DEFLYER, ELIZABETH) (Entered: 10/17/2008) |
| 10/28/2008 | <u>75</u> (3 pgs) | Certificate of Service Filed by ELIZABETH R. DEFLYER on behalf of CAROL F MAINOR (Related document(s) <u>73</u> Confirmation Hearing, filed by Debtor CAROL F MAINOR) (DEFLYER, ELIZABETH) (Entered: 10/28/2008) |
| 10/28/2008 | <u>76</u> (1 pg) | Trustee's Opposition to Confirmation of Plan Combined with Trustee's Recommendation for Dismissal. <i>PLAN NO. 3</i> (YARNALL, RICK) (Entered: 10/28/2008) |
| 10/28/2008 | <u>77</u> (1 pg) | Trustee's Opposition to Confirmation of Plan Combined with Trustee's Recommendation for Dismissal. <i>PLAN NO. 3</i> (YARNALL, RICK) Modified on 10/30/2008 to Reflect Incorrect Case Number on Document (Lakas, WM). (Entered: 10/28/2008) |
| 10/30/2008 | <u>78</u> (2 pgs) | Notice of Entry of Order with Certificate of Service Filed by KRISTIN A. SCHULER-HINTZ on behalf of HSBC BANK USA NATIONAL ASSOCIATION AS TRUSTEE (Related document(s) <u>71</u> Order on Motion For Relief From Stay) (SCHULER-HINTZ, KRISTIN) (Entered: 10/30/2008) |

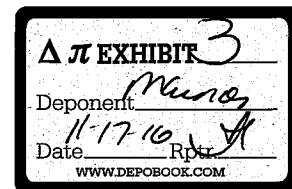
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|------------|----------------------|---|
| 11/01/2008 | <u>79</u> (3 pgs) | BNC Certificate of Mailing - pdf (Related document (s) <u>76</u> Trustee's Opposition to Confirmation/Recommendation for Dismissal (BNC)) No. of Notices: 36. Service Date 11/01/2008. (Admin.) (Entered: 11/01/2008) |
| 11/01/2008 | <u>80</u> (3 pgs) | BNC Certificate of Mailing - pdf (Related document (s) <u>77</u> Trustee's Opposition to Confirmation/Recommendation for Dismissal (BNC)) No. of Notices: 36. Service Date 11/01/2008. (Admin.) (Entered: 11/01/2008) |
| 11/20/2008 | <u>81</u> (2 pgs) | Ex Parte Motion to Dismiss Case Filed by GEORGE HAINES on behalf of CAROL F MAINOR (HAINES, GEORGE) (Entered: 11/20/2008) |
| 11/24/2008 | <u>82</u> (2 pgs) | Ex-Parte Order And Motion To Dismiss Chapter 13 Case (Related document(s) <u>81</u>) (Lyons, MK) (Entered: 11/24/2008) |
| 11/24/2008 | <u>83</u> (1 pg) | Notice of Dismissal; Notice That All Pending Hearings Are Vacated (Lyons, MK) (Entered: 11/24/2008) |
| 11/26/2008 | <u>84</u> (3 pgs) | BNC Certificate of Mailing. (Related document(s) <u>83</u> Notice of Dismissal; Notice That All Pending Hearings Are Vacated (BNC-BK)) No. of Notices: 29. Service Date 11/26/2008. (Admin.) (Entered: 11/27/2008) |
| 12/30/2008 | <u>85</u> (1 pg) | Assignment/Transfer of Claim filed by Option One Mortgage Corporation, its assignees and/or successors (4 S TECHNOLOGIES, LLC (bt,) (Entered: 12/30/2008) |
| 01/09/2009 | <u>86</u> (3 pgs) | Chapter 13 Trustee's Final Distribution Account and Report - Dismissed Case. Chapter 13 Closing due 02/18/2009. (YARNALL, RICK) (Entered: 01/09/2009) |
| 01/14/2009 | <u>87</u> (5 pgs) | BNC Certificate of Mailing - pdf (Related document (s) <u>86</u> Chapter 13 Trustee's Final Distribution Account and Report - Dismissed Case (BNC)) No. of Notices: 35. Service Date 01/14/2009. (Admin.) (Entered: 01/15/2009) |
| 05/14/2009 | <u>88</u> (1 pg) | Order Discharging Chapter 13 Trustee and Closing of Dismissed Case (mdf) (Entered: 05/14/2009) |

| PACER Service Center | | | |
|------------------------|--------------------|-------------------------|---|
| Transaction Receipt | | | |
| 11/16/2016 13:40:16 | | | |
| PACER Login: | jbraster:4282150:0 | Client Code: | |
| Description: | Docket Report | Search Criteria: | 07-18776-mkn Fil or Ent: filed Doc From: 0 Doc To: 99999999 Term: included Format: html Page counts for documents: included |
| Billable Pages: | 7 | Cost: | 0.70 |

**EXHIBIT 5 –
Motion to Dismiss (Ex. 3 to
Plf’s Deposition)**

RICK A. YARNALL
CHAPTER 13 BANKRUPTCY TRUSTEE
701 Bridger Ave, Suite 820
Las Vegas, NV 89101
RAY13mail@LasVegas13.com
(702) 853-4500

E-FILED



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA

IN RE:

CAROL F. MAINOR

Debtor(s).

Chapter 13
BKS-07-18776-MKN
MOTION TO DISMISS FOR FAILURE TO
MAKE PLAN PAYMENTS

MOTION TO DISMISS
Hearing Date: October 02, 2008
Hearing Time: 2:30 pm

Comes now RICK A. YARNALL, Chapter 13 Bankruptcy Trustee in the above captioned bankruptcy case and for his motion states and alleges as follows:

1. Debtor(s) filed an Original Petition under Chapter 13, Title 11 of the United States Code on December 27, 2007.
2. Debtors Plan was confirmed by the Court on 03/25/2008.
3. The Trustee requests that this case be dismissed pursuant to 11 U.S.C. § 1307 for one or more of the following reasons, to wit:
 - (c)(1) Unreasonable delay by the debtor that is prejudicial to creditors to wit:
 - Other: FAILURE TO FILE MODIFIED PLAN TO REPAY 2007 REFUND PER HEARING ON MOTION TO RETAIN REFUND.
 - (c)(6) Material default by the debtor with respect to a term of a confirmed plan to wit:
 - Failure to make plan payments

The last payment by the debtor(s) was made on 07/29/2008 and the debtor(s) are \$498.66 in default under the terms of the current plan. The Debtor remains responsible for all payments that become due subsequent to the filing of the instant motion. Accordingly, Trustee requests an Order dismissing the case unless the debtor(s) **EITHER:**

- A. cure the default **AND** remain current with all future payments coming due, **OR**
- B. file a Modified Plan, **OR**
- C. Stipulate to resolve the Trustee's Motion to Dismiss to be approved by the Court

WHEREFORE, the Trustee prays the Court issue an order dismissing the within case for the reasons as stated above and that expenses in the amount of \$0.00 be allowed in this case.

DATED: 8/28/2008
JCL

/s/ RICK A YARNALL, TRUSTEE

Rick A. Yarnall
CHAPTER 13 BANKRUPTCY TRUSTEE

**EXHIBIT 6 –
Notice of Default (Ex. 4 to
Plf's Deposition)**

KATHLEEN A. LEAVITT
CHAPTER 13 STANDING TRUSTEE
201 Las Vegas Blvd South
Suite 200
Las Vegas, NV 89101
(702)853-0700
kal13mail@las13.com



UNITED STATES BANKRUPTCY COURT
NEVADA DIVISION

IN RE:
CAROL MAINOR

CASE NO: BKS-09-15391-BAM

NOTICE OF DEFAULT IN CHAPTER 13 PLAN
PAYMENTS AND DEMAND FOR CURE

Debtor (s)

TO THE DEBTOR(S) AND HIS OR HER ATTORNEY:
YOU ARE BEHIND IN YOUR CHAPTER 13 PLAN PAYMENTS AND YOUR CASE MAY BE DISMISSED, WITHOUT FURTHER NOTICE OR HEARING, UNLESS YOU TAKE ACTION WITHIN 30 DAYS OF THE DATE LISTED BELOW.

YOU ARE HEREBY NOTIFIED that the Chapter 13 Trustee's records show that you have not made all of the payments required by your Confirmed Plan.

YOU ARE IN DEFAULT UNDER YOUR CHAPTER 13 PLAN. As of March 19, 2012, payments are delinquent in the amount of \$840.00. A list of payments received is attached as "Exhibit A". Any tax refunds or proceeds from insurance or sales do not appear on this exhibit.

IN ORDER TO CONTINUE TO RECEIVE THE PROTECTION OF THE U.S. BANKRUPTCY COURT:

YOU MUST, by 04/18/2012, bring the case current by paying, in certified funds to the Chapter 13 Trustee, the amount of \$1,120.00 (This amount represents your delinquency plus your next plan payment due after 3/19/2012); OR

YOU MUST, by 04/18/2012, submit to the Chapter 13 Trustee through your attorney, if you are represented, a Modified Chapter 13 Plan. Such modified Plan must propose terms under which you would not be in default and which will provide for Plan completion within 60 months of the original date you filed your Chapter 13 petition; OR

YOU MUST file and serve a request for a hearing on the Trustee's Notice of Default, setting forth the reason for requesting the hearing supported by affidavits or declarations.

THIS NOTICE ADDRESSES PLAN PAYMENT DEFAULT ONLY AND DOES NOT ADDRESS OTHER PROBLEMS THAT MAY EXIST IN YOUR CASE. PLEASE CONTACT YOUR ATTORNEY IMMEDIATELY. YOUR CASE MAY BE DISMISSED.

Dated: March 19, 2012

/s/ Kathleen A. Leavitt
Kathleen A. Leavitt
Chapter 13 Trustee

**Exhibit A to Notice of Default
CAROL MAINOR****CASE NO.: 09-15391-BAM**

| <u>Date Posted</u> | <u>Source Number</u> | <u>Description</u> | <u>Amount of Receipt</u> |
|-------------------------------|----------------------|----------------------------|--------------------------|
| Jun 09, 2009 | WF 1527 | MONEY ORDER FROM DEBTOR | 400.00 |
| Jun 16, 2009 | WF 7698 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Jul 07, 2009 | WF 7816 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Aug 18, 2009 | WF 8819 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Sep 09, 2009 | WF 8289 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Oct 14, 2009 | WF 4903 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Nov 13, 2009 | WF 8841 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Dec 08, 2009 | WF 9486 | MONEY ORDER FROM DEBTOR | 400.00 |
| Jan 13, 2010 | WF 9260 | MONEY ORDER FROM DEBTOR | 400.00 |
| Feb 10, 2010 | WF 2087 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Mar 16, 2010 | WF 3380 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Apr 14, 2010 | WF 0065 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| May 18, 2010 | WF 3267 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Jun 08, 2010 | WF 2410 | CASHIER'S CHECK FROM DEBTO | 672.00 |
| Jun 08, 2010 | 2009 TAX REF/WF 2411 | INCOME TAX REFUND CHECK | 289.00 |
| Jun 22, 2010 | WF 743 | CASHIER'S CHECK FROM DEBTO | 1,072.00 |
| Jul 27, 2010 | WF 6831 | CASHIER'S CHECK FROM DEBTO | 1,072.00 |
| Sep 08, 2010 | WF 6995 | CASHIER'S CHECK FROM DEBTO | 1,072.00 |
| Oct 06, 2010 | WF 7709 | CASHIER'S CHECK FROM DEBTO | 1,072.00 |
| Nov 03, 2010 | WF 7587 | CASHIER'S CHECK FROM DEBTO | 1,072.00 |
| Dec 07, 2010 | WF 7930 | CASHIER'S CHECK FROM DEBTO | 1,072.00 |
| Jan 07, 2011 | WF 3518 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Feb 15, 2011 | WF 8694 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Mar 16, 2011 | WF 9103 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Apr 22, 2011 | WF 9580 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Jun 07, 2011 | WF 2808 | MONEY ORDER FROM DEBTOR | 280.00 |
| Aug 09, 2011 | WF 906 | MONEY ORDER FROM DEBTOR | 560.00 |
| Aug 23, 2011 | WF 7728 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Oct 04, 2011 | WF 3311 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Nov 01, 2011 | WF 1932 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Jan 03, 2012 | WF 2686 | CASHIER'S CHECK FROM DEBTO | 560.00 |
| Gross Debtor Receipts: | | | \$15,953.00 |

KATHLEEN A. LEAVITT
CHAPTER 13 STANDING TRUSTEE
201 Las Vegas Blvd South
Suite 200
Las Vegas, NV 89101
(702)853-0700

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

IN RE:

CAROL MAINOR

**CASE NO: BKS-09-15391-BAM
Chapter 13**

Debtor (s)

CERTIFICATE OF SERVICE

1. On March 19, 2012 I served the following document(s):

NOTICE OF DEFAULT IN CHAPTER 13 PLAN PAYMENTS AND DEMAND FOR CURE

2. I served the above- named document(s) by the following means to the persons as listed below:

United States Mail, postage fully prepaid

HAINES & KRIEGER L.L.C.
5041 N RAINBOW BLVD
LAS VEGAS NV 89130

CAROL MAINOR
7113 VIA LOCANDA AVE
LAS VEGAS NV 89131

I declare under penalty of perjury that the foregoing is true and correct.

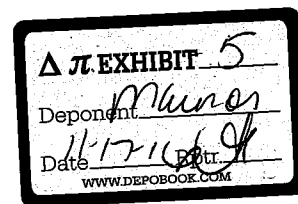
Signed on: 3/19/12

/s/ Esther Carr

Employee of
Kathleen A. Leavitt
Chapter 13 Standing Trustee

**EXHIBIT 7 –
Notice of Default (Ex. 5 to
Plf’s Deposition)**

KATHLEEN A. LEAVITT
CHAPTER 13 STANDING TRUSTEE
201 Las Vegas Blvd South
Suite 200
Las Vegas, NV 89101
(702)853-0700
kal13mail@las13.com



**UNITED STATES BANKRUPTCY COURT
NEVADA DIVISION**

**IN RE:
CAROL MAINOR**

CASE NO: BKS-09-15391-BAM

**NOTICE OF DEFAULT IN CHAPTER 13 PLAN
PAYMENTS AND DEMAND FOR CURE**

Debtor (s)

**TO THE DEBTOR(S) AND HIS OR HER ATTORNEY:
YOU ARE BEHIND IN YOUR CHAPTER 13 PLAN PAYMENTS AND YOUR CASE MAY BE
DISMISSED, WITHOUT FURTHER NOTICE OR HEARING, UNLESS YOU TAKE ACTION
WITHIN 30 DAYS OF THE DATE LISTED BELOW.**

YOU ARE HEREBY NOTIFIED that the Chapter 13 Trustee's records show that you have not made all of the payments required by your Confirmed Plan.

YOU ARE IN DEFAULT UNDER YOUR CHAPTER 13 PLAN. As of November 01, 2012, payments are delinquent in the amount of \$560.00. A list of payments received is attached as "Exhibit A". Any tax refunds or proceeds from insurance or sales do not appear on this exhibit.

IN ORDER TO CONTINUE TO RECEIVE THE PROTECTION OF THE U.S. BANKRUPTCY COURT:

YOU MUST, by 12/01/2012, bring the case current by paying, in certified funds to the Chapter 13 Trustee, the amount of \$840.00 (This amount represents your delinquency plus your next plan payment due after 11/1/2012); OR

YOU MUST, by 12/01/2012, submit to the Chapter 13 Trustee through your attorney, if you are represented, a Modified Chapter 13 Plan. Such modified Plan must propose terms under which you would not be in default and which will provide for Plan completion within 60 months of the original date you filed your Chapter 13 petition; OR

YOU MUST file and serve a request for a hearing on the Trustee's Notice of Default, setting forth the reason for requesting the hearing supported by affidavits or declarations.

**THIS NOTICE ADDRESSES PLAN PAYMENT DEFAULT ONLY AND DOES NOT ADDRESS
OTHER PROBLEMS THAT MAY EXIST IN YOUR CASE. PLEASE CONTACT YOUR
ATTORNEY IMMEDIATELY. YOUR CASE MAY BE DISMISSED.**

Dated: November 01, 2012

/s/ Kathleen A. Leavitt
Kathleen A. Leavitt
Chapter 13 Trustee

**Exhibit A to Notice of Default
CAROL MAINOR****CASE NO.: 09-15391-BAM**

| <u>Date Posted</u> | <u>Source Number</u> | <u>Description</u> | <u>Amount of Receipt</u> |
|-------------------------------|----------------------|----------------------------|--------------------------|
| Jun 09, 2009 | WF 1527 | MONEY ORDER FROM DEBTOR | 400.00 |
| Jun 16, 2009 | WF 7698 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Jul 07, 2009 | WF 7816 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Aug 18, 2009 | WF 8819 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Sep 09, 2009 | WF 8289 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Oct 14, 2009 | WF 4903 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Nov 13, 2009 | WF 8841 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Dec 08, 2009 | WF 9486 | MONEY ORDER FROM DEBTOR | 400.00 |
| Jan 13, 2010 | WF 9260 | MONEY ORDER FROM DEBTOR | 400.00 |
| Feb 10, 2010 | WF 2087 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Mar 16, 2010 | WF 3380 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Apr 14, 2010 | WF 0065 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| May 18, 2010 | WF 3267 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Jun 08, 2010 | WF 2410 | CASHIER'S CHECK FROM DEBTO | 672.00 |
| Jun 08, 2010 | 2009 TAX REF/WF 2411 | INCOME TAX REFUND CHECK | 289.00 |
| Jun 22, 2010 | WF 743 | CASHIER'S CHECK FROM DEBTO | 1,072.00 |
| Jul 27, 2010 | WF 6831 | CASHIER'S CHECK FROM DEBTO | 1,072.00 |
| Sep 08, 2010 | WF 6995 | CASHIER'S CHECK FROM DEBTO | 1,072.00 |
| Oct 06, 2010 | WF 7709 | CASHIER'S CHECK FROM DEBTO | 1,072.00 |
| Nov 03, 2010 | WF 7587 | CASHIER'S CHECK FROM DEBTO | 1,072.00 |
| Dec 07, 2010 | WF 7930 | CASHIER'S CHECK FROM DEBTO | 1,072.00 |
| Jan 07, 2011 | WF 3518 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Feb 15, 2011 | WF 8694 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Mar 16, 2011 | WF 9103 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Apr 22, 2011 | WF 9580 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Jun 07, 2011 | WF 2808 | MONEY ORDER FROM DEBTOR | 280.00 |
| Aug 09, 2011 | WF 906 | MONEY ORDER FROM DEBTOR | 560.00 |
| Aug 23, 2011 | WF 7728 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Oct 04, 2011 | WF 3311 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Nov 01, 2011 | WF 1932 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Jan 03, 2012 | WF 2686 | CASHIER'S CHECK FROM DEBTO | 560.00 |
| Aug 14, 2012 | WF 0667 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Gross Debtor Receipts: | | | \$16,233.00 |

KATHLEEN A. LEAVITT
CHAPTER 13 STANDING TRUSTEE
201 Las Vegas Blvd South
Suite 200
Las Vegas, NV 89101
(702)853-0700

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

IN RE:

CAROL MAINOR

**CASE NO: BKS-09-15391-BAM
Chapter 13**

Debtor (s)

CERTIFICATE OF SERVICE

1. On November 01, 2012 I served the following document(s):

NOTICE OF DEFAULT IN CHAPTER 13 PLAN PAYMENTS AND DEMAND FOR CURE

2. I served the above- named document(s) by the following means to the persons as listed below:

United States Mail, postage fully prepaid

HAINES & KRIEGER LLC
5041 N RAINBOW BLVD
LAS VEGAS NV 89130

CAROL MAINOR
7113 VIA LOCANDA AVE
LAS VEGAS NV 89131

I declare under penalty of perjury that the foregoing is true and correct.

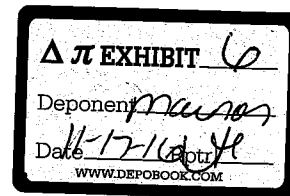
Signed on: 11/1/12

/s/ Esther Carr

Employee of
Kathleen A. Leavitt
Chapter 13 Standing Trustee

**EXHIBIT 8 –
Notice of Default (Ex. 6 to
Plf's Deposition)**

KATHLEEN A. LEAVITT
CHAPTER 13 STANDING TRUSTEE
201 Las Vegas Blvd South
Suite 200
Las Vegas, NV 89101
(702)853-0700
kal13mail@las13.com



UNITED STATES BANKRUPTCY COURT
NEVADA DIVISION

IN RE:
CAROL MAINOR

CASE NO: BKS-09-15391-BAM

NOTICE OF DEFAULT IN CHAPTER 13 PLAN
PAYMENTS AND DEMAND FOR CURE

Debtor (s)

TO THE DEBTOR(S) AND HIS OR HER ATTORNEY:
YOU ARE BEHIND IN YOUR CHAPTER 13 PLAN PAYMENTS AND YOUR CASE MAY BE DISMISSED, WITHOUT FURTHER NOTICE OR HEARING, UNLESS YOU TAKE ACTION WITHIN 30 DAYS OF THE DATE LISTED BELOW.

YOU ARE HEREBY NOTIFIED that the Chapter 13 Trustee's records show that you have not made all of the payments required by your Confirmed Plan.

YOU ARE IN DEFAULT UNDER YOUR CHAPTER 13 PLAN. As of January 09, 2013, payments are delinquent in the amount of \$840.00. A list of payments received is attached as "Exhibit A". Any tax refunds or proceeds from insurance or sales do not appear on this exhibit.

IN ORDER TO CONTINUE TO RECEIVE THE PROTECTION OF THE U.S. BANKRUPTCY COURT:

YOU MUST, by 02/08/2013, bring the case current by paying, in certified funds to the Chapter 13 Trustee, the amount of \$1,120.00 (This amount represents your delinquency plus your next plan payment due after 1/9/2013); OR

YOU MUST, by 02/08/2013, submit to the Chapter 13 Trustee through your attorney, if you are represented, a Modified Chapter 13 Plan. Such modified Plan must propose terms under which you would not be in default and which will provide for Plan completion within 60 months of the original date you filed your Chapter 13 petition; OR

YOU MUST file and serve a request for a hearing on the Trustee's Notice of Default, setting forth the reason for requesting the hearing supported by affidavits or declarations.

THIS NOTICE ADDRESSES PLAN PAYMENT DEFAULT ONLY AND DOES NOT ADDRESS OTHER PROBLEMS THAT MAY EXIST IN YOUR CASE. PLEASE CONTACT YOUR ATTORNEY IMMEDIATELY. YOUR CASE MAY BE DISMISSED.

Dated: January 09, 2013

/s/ Kathleen A. Leavitt
Kathleen A. Leavitt
Chapter 13 Trustee

**Exhibit A to Notice of Default
CAROL MAINOR****CASE NO.: 09-15391-BAM**

| <u>Date Posted</u> | <u>Source Number</u> | <u>Description</u> | <u>Amount of Receipt</u> |
|-------------------------------|----------------------|----------------------------|--------------------------|
| Jun 09, 2009 | WF 1527 | MONEY ORDER FROM DEBTOR | 400.00 |
| Jun 16, 2009 | WF 7698 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Jul 07, 2009 | WF 7816 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Aug 18, 2009 | WF 8819 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Sep 09, 2009 | WF 8289 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Oct 14, 2009 | WF 4903 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Nov 13, 2009 | WF 8841 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Dec 08, 2009 | WF 9486 | MONEY ORDER FROM DEBTOR | 400.00 |
| Jan 13, 2010 | WF 9260 | MONEY ORDER FROM DEBTOR | 400.00 |
| Feb 10, 2010 | WF 2087 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Mar 16, 2010 | WF 3380 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Apr 14, 2010 | WF 0065 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| May 18, 2010 | WF 3267 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Jun 08, 2010 | WF 2410 | CASHIER'S CHECK FROM DEBTO | 672.00 |
| Jun 08, 2010 | 2009 TAX REF/WF 2411 | INCOME TAX REFUND CHECK | 289.00 |
| Jun 22, 2010 | WF 743 | CASHIER'S CHECK FROM DEBTO | 1,072.00 |
| Jul 27, 2010 | WF 6831 | CASHIER'S CHECK FROM DEBTO | 1,072.00 |
| Sep 08, 2010 | WF 6995 | CASHIER'S CHECK FROM DEBTO | 1,072.00 |
| Oct 06, 2010 | WF 7709 | CASHIER'S CHECK FROM DEBTO | 1,072.00 |
| Nov 03, 2010 | WF 7587 | CASHIER'S CHECK FROM DEBTO | 1,072.00 |
| Dec 07, 2010 | WF 7930 | CASHIER'S CHECK FROM DEBTO | 1,072.00 |
| Jan 07, 2011 | WF 3518 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Feb 15, 2011 | WF 8694 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Mar 16, 2011 | WF 9103 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Apr 22, 2011 | WF 9580 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Jun 07, 2011 | WF 2808 | MONEY ORDER FROM DEBTOR | 280.00 |
| Aug 09, 2011 | WF 906 | MONEY ORDER FROM DEBTOR | 560.00 |
| Aug 23, 2011 | WF 7728 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Oct 04, 2011 | WF 3311 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Nov 01, 2011 | WF 1932 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Jan 03, 2012 | WF 2686 | CASHIER'S CHECK FROM DEBTO | 560.00 |
| Aug 14, 2012 | WF 0667 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Dec 04, 2012 | NAVY FCU 7595 | CASHIER'S CHECK FROM DEBTO | 560.00 |
| Gross Debtor Receipts: | | | \$16,793.00 |

KATHLEEN A. LEAVITT
CHAPTER 13 STANDING TRUSTEE
201 Las Vegas Blvd South
Suite 200
Las Vegas, NV 89101
(702)853-0700

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

IN RE:

CAROL MAINOR

**CASE NO: BKS-09-15391-BAM
Chapter 13**

Debtor (s)

CERTIFICATE OF SERVICE

1. On January 09, 2013 I served the following document(s):

NOTICE OF DEFAULT IN CHAPTER 13 PLAN PAYMENTS AND DEMAND FOR CURE

2. I served the above- named document(s) by the following means to the persons as listed below:

United States Mail, postage fully prepaid

HAINES & KRIEGER LLC
5041 N RAINBOW BLVD
LAS VEGAS NV 89130

CAROL MAINOR
7113 VIA LOCANDA AVE
LAS VEGAS NV 89131

I declare under penalty of perjury that the foregoing is true and correct.

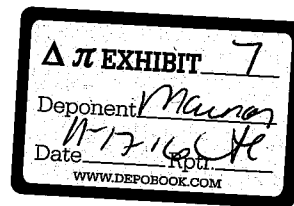
Signed on: 1/9/13

/s/ Esther Carr

Employee of
Kathleen A. Leavitt
Chapter 13 Standing Trustee

**EXHIBIT 9 –
Notice of Default (Ex. 7 to
Plf's Deposition)**

KATHLEEN A. LEAVITT
CHAPTER 13 STANDING TRUSTEE
201 Las Vegas Blvd South
Suite 200
Las Vegas, NV 89101
(702)853-0700
kal13mail@las13.com



UNITED STATES BANKRUPTCY COURT
NEVADA DIVISION

IN RE:
CAROL MAINOR

CASE NO: BKS-09-15391-BAM

NOTICE OF DEFAULT IN CHAPTER 13 PLAN
PAYMENTS AND DEMAND FOR CURE

Debtor (s)

TO THE DEBTOR(S) AND HIS OR HER ATTORNEY:
YOU ARE BEHIND IN YOUR CHAPTER 13 PLAN PAYMENTS AND YOUR CASE MAY BE DISMISSED, WITHOUT FURTHER NOTICE OR HEARING, UNLESS YOU TAKE ACTION WITHIN 30 DAYS OF THE DATE LISTED BELOW.

YOU ARE HEREBY NOTIFIED that the Chapter 13 Trustee's records show that you have not made all of the payments required by your Confirmed Plan.

YOU ARE IN DEFAULT UNDER YOUR CHAPTER 13 PLAN. As of March 05, 2013, payments are delinquent in the amount of \$560.00. A list of payments received is attached as "Exhibit A". Any tax refunds or proceeds from insurance or sales do not appear on this exhibit.

IN ORDER TO CONTINUE TO RECEIVE THE PROTECTION OF THE U.S. BANKRUPTCY COURT:

YOU MUST, by 04/04/2013, bring the case current by paying, in certified funds to the Chapter 13 Trustee, the amount of \$840.00 (This amount represents your delinquency plus your next plan payment due after 3/5/2013); OR

YOU MUST, by 04/04/2013, submit to the Chapter 13 Trustee through your attorney, if you are represented, a Modified Chapter 13 Plan. Such modified Plan must propose terms under which you would not be in default and which will provide for Plan completion within 60 months of the original date you filed your Chapter 13 petition; OR

YOU MUST file and serve a request for a hearing on the Trustee's Notice of Default, setting forth the reason for requesting the hearing supported by affidavits or declarations.

THIS NOTICE ADDRESSES PLAN PAYMENT DEFAULT ONLY AND DOES NOT ADDRESS OTHER PROBLEMS THAT MAY EXIST IN YOUR CASE. PLEASE CONTACT YOUR ATTORNEY IMMEDIATELY. YOUR CASE MAY BE DISMISSED.

Dated: March 05, 2013

/s/ Kathleen A. Leavitt
Kathleen A. Leavitt
Chapter 13 Trustee

**Exhibit A to Notice of Default
CAROL MAINOR****CASE NO.: 09-15391-BAM**

| <u>Date Posted</u> | <u>Source Number</u> | <u>Description</u> | <u>Amount of Receipt</u> |
|-------------------------------|----------------------|----------------------------|--------------------------|
| Jun 09, 2009 | WF 1527 | MONEY ORDER FROM DEBTOR | 400.00 |
| Jun 16, 2009 | WF 7698 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Jul 07, 2009 | WF 7816 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Aug 18, 2009 | WF 8819 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Sep 09, 2009 | WF 8289 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Oct 14, 2009 | WF 4903 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Nov 13, 2009 | WF 8841 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Dec 08, 2009 | WF 9486 | MONEY ORDER FROM DEBTOR | 400.00 |
| Jan 13, 2010 | WF 9260 | MONEY ORDER FROM DEBTOR | 400.00 |
| Feb 10, 2010 | WF 2087 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Mar 16, 2010 | WF 3380 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Apr 14, 2010 | WF 0065 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| May 18, 2010 | WF 3267 | CASHIER'S CHECK FROM DEBTO | 400.00 |
| Jun 08, 2010 | WF 2410 | CASHIER'S CHECK FROM DEBTO | 672.00 |
| Jun 08, 2010 | 2009 TAX REF/WF 2411 | INCOME TAX REFUND CHECK | 289.00 |
| Jun 22, 2010 | WF 743 | CASHIER'S CHECK FROM DEBTO | 1,072.00 |
| Jul 27, 2010 | WF 6831 | CASHIER'S CHECK FROM DEBTO | 1,072.00 |
| Sep 08, 2010 | WF 6995 | CASHIER'S CHECK FROM DEBTO | 1,072.00 |
| Oct 06, 2010 | WF 7709 | CASHIER'S CHECK FROM DEBTO | 1,072.00 |
| Nov 03, 2010 | WF 7587 | CASHIER'S CHECK FROM DEBTO | 1,072.00 |
| Dec 07, 2010 | WF 7930 | CASHIER'S CHECK FROM DEBTO | 1,072.00 |
| Jan 07, 2011 | WF 3518 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Feb 15, 2011 | WF 8694 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Mar 16, 2011 | WF 9103 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Apr 22, 2011 | WF 9580 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Jun 07, 2011 | WF 2808 | MONEY ORDER FROM DEBTOR | 280.00 |
| Aug 09, 2011 | WF 906 | MONEY ORDER FROM DEBTOR | 560.00 |
| Aug 23, 2011 | WF 7728 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Oct 04, 2011 | WF 3311 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Nov 01, 2011 | WF 1932 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Jan 03, 2012 | WF 2686 | CASHIER'S CHECK FROM DEBTO | 560.00 |
| Aug 14, 2012 | WF 0667 | CASHIER'S CHECK FROM DEBTO | 280.00 |
| Dec 04, 2012 | NVY FCU 7595 | CASHIER'S CHECK FROM DEBTO | 560.00 |
| Jan 29, 2013 | NVY FCU 5085 | CASHIER'S CHECK FROM DEBTO | 560.00 |
| Gross Debtor Receipts: | | | \$17,353.00 |

KATHLEEN A. LEAVITT
CHAPTER 13 STANDING TRUSTEE
201 Las Vegas Blvd South
Suite 200
Las Vegas, NV 89101
(702)853-0700

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

IN RE:

CAROL MAINOR

**CASE NO: BKS-09-15391-BAM
Chapter 13**

Debtor (s)

CERTIFICATE OF SERVICE

1. On March 05, 2013 I served the following document(s):

NOTICE OF DEFAULT IN CHAPTER 13 PLAN PAYMENTS AND DEMAND FOR CURE

2. I served the above- named document(s) by the following means to the persons as listed below:

United States Mail, postage fully prepaid

HAINES & KRIEGER LLC
5041 N RAINBOW BLVD
LAS VEGAS NV 89130

CAROL MAINOR
7113 VIA LOCANDA AVE
LAS VEGAS NV 89131

I declare under penalty of perjury that the foregoing is true and correct.

Signed on: 3/5/13

/s/ Esther Carr

Employee of
Kathleen A. Leavitt
Chapter 13 Standing Trustee

EXHIBIT 10 – June 22, 2015, Disclosure

Your personal credit report

Prepared for: CAROL F MAINOR
Date: June 22, 2015
Report number: 2680-3973-04

Page 1 of 14



In response to your recent request, we're pleased to send you this credit report. Your credit information can change over time, so we recommend you keep track of any changes by signing up for credit monitoring at experian.com/monitor.

Contents

- 2 About the information in this report
- 2 Tools to manage your personal credit
- 2 Disputing information in this report
- 3 Your accounts that may be considered negative
- 9 Record of requests for your credit history
- 10 Your personal information
- 12 Dispute form
- 13 Notification of Rights

CAROL F MAINOR
LAS VEGAS NV 89131-0115

PO Box 9701
Allen, TX 75013

For your attention

Visit experian.com/view to view this credit report instantly online. You may also dispute most information directly and easily within the online report.

■ About the information in this report

Here's an explanation of the key information about you and your credit history that's included in this report:

Your credit items that may be considered negative

The most common items in this section are late payments, accounts that have been charged off or sent to collection, bankruptcies, liens, and judgments. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. The key word is "potentially." Experian doesn't make judgments about the information in your credit report. The list is provided as a service to direct your attention to what Experian thinks lenders are likely to consider negative when reviewing your credit history. For example, if you have missed payments in the past, they would likely be viewed negatively.

Your accounts in good standing

Items display in this section when your creditor reports that you have satisfactorily met the terms of your agreements with them. Some creditors may not report consumer credit information to us, so all of your accounts may not be listed. This section also includes up to two years of your monthly balances on an account if reported by your creditor.

Companies that have requested your credit history

We list anyone that has requested your credit information in the last two years, including companies that have requested your credit report as a result of an action you took, such as applying for credit. We also include requests about you from those with a permissible purpose, such as a potential employer, investor or pre-approved credit grantor.

Your personal information

This information is reported to us by you, your creditors and other sources, and includes your name, variations of your name reported to us, addresses, Social Security number (and variations reported to us), date of birth, telephone numbers and employers.

■ Medical Information

By law, we cannot disclose certain medical information (relating to physical,

mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as "Medical Information Provider". Consumer statements included on your report at your request that contain medical information are disclosed to others.

■ Tools to manage your personal credit

What's your credit score?

Find out by ordering your VantageScore® from Experian for only \$7.95. To order your VantageScore, call 1 888 322 5583.

Credit Monitoring

Monitor and protect your credit with Experian's credit management tools. Visit experian.com/monitor to find out more.

■ Disputing information in this report

Before contacting us, please review this report carefully. If you disagree with an item, you may dispute it. We will process your dispute generally by sending your dispute to the furnisher of the information or to the vendor who collected the information from a public record.

The fastest and easiest way to dispute most information is to visit us at:

www.experian.com/disputes

You can also complete the dispute form at the end of this report and mail it to us at:

Experian, NCAC, P.O. Box 2002, Allen TX 75013

Or you can call us at:

800 509 8495, M - F 9am - 5pm in your time zone.

You may also submit additional relevant information or supporting documentation for your disputes electronically at experian.com/upload.

Be advised that written information or documents you provide with respect to your disputes may be shared with any and all creditors with which you are disputing.

Prepared for: **CAROL F MAINOR**
 Date: **June 22, 2015**
 Report number: **2680-3973-04**

Your accounts that may be considered negative

The most common items in this section are late payments, accounts that have been charged off or sent to collection, bankruptcies, liens, and judgments. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies, which may remain for up to 10 years. Unpaid tax liens may remain for up to 10 years from the filing date, and paid tax liens may remain for up to seven years from the filing date. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

Payment history legend

| OK | Current/Terms of agreement met | VS | Voluntarily surrendered |
|-----|---------------------------------|-----|------------------------------|
| 30 | Account 30 days past due | R | Repossession |
| 60 | Account 60 days past due | PBC | Paid by creditor |
| 90 | Account 90 days past due | IC | Insurance claim |
| 120 | Account 120 days past due | G | Claim filed with government |
| 150 | Account 150 days past due | D | Defaulted on contract |
| 180 | Account 180 days past due | C | Collection |
| CRD | Creditor received deed | CO | Charge off |
| FS | Foreclosure proceedings started | CLS | Closed |
| F | Foreclosed | ND | No data for this time period |

Public Records

| | | | | |
|--|---|---|---|--|
| US BKPT CT NV LAS VEGAS FEDERAL BANKRUPTCY COURT LAS VEGAS NV 89125 (702) 388-6257 Address identification number 0545947418 | Identification number 0915391LED Responsibility Individual | Date filed Apr 2009 Date resolved Mar 2015 | Claim amount \$0 Liability amount \$0 | Status Chapter 13 bankruptcy discharged. This item is scheduled to continue on record until Apr 2016. |
| | | | | |
| ALAMEDA COUNTY / RECORDER 1106 MADISON ST FL 1 OAKLAND CA 94607 (510) 272-6362 Address identification number 0191546051 | Identification number SQ2012121176 Responsibility Individual | Date filed Apr 2012 Date resolved Feb 2013 | Claim amount \$1,566 Liability amount Not reported | Status State tax lien paid, released. This item is scheduled to continue on record until Jan 2019. |
| | | | | |
| ALAMEDA COUNTY / RECORDER 1106 MADISON ST FL 1 OAKLAND CA 94607 (510) 272-6362 Address identification number 0191546051 | Identification number SQ2012365631 Responsibility Individual | Date filed Nov 2012 Date resolved Feb 2013 | Claim amount \$1,669 Liability amount Not reported | Status State tax lien paid, released. This item is scheduled to continue on record until Aug 2019. |
| | | | | |

0250939653

Your accounts that may be considered negative (continued)

Credit items

AARGON AGENCY
8668 SPRING MOUNTAIN RD
LAS VEGAS NV 89117
Phone number
(800) 852 0411
Partial account number
[REDACTED] 5700
Address identification number
0545947418
Original creditor CENTENNIAL
HILLS HOSPITAL

Payment history

[illegible]

ACCTCORP OF SOUTHERN NEW
4955 S DURANGO DR STE 177
LAS VEGAS NV 89113
Phone number
(702) 240 3007
Partial account number
51N1
Address identification number
0545947418
Original creditor BALANCE
CENTERS OF AMERICA

Payment history

2014 OCT 1

| Type | Credit limit or original amount | Recent balance | Responsibility |
|------------------|---------------------------------|----------------------|---|
| Collection Terms | \$145 | \$145 as of Oct 2014 | Individual Status |
| 1 Months | High balance | | Collection account. \$145 past due as of Oct 2014. |
| Monthly payment | Not reported | | This account is scheduled to continue on record until Jan 2019. |
| Not reported | | | |

0250939653

Prepared for: CAROL F MAINOR
Date: June 22, 2015
Report number: 2680-3973-04

Your accounts that may be considered negative (continued)

| | | | | | |
|----------------------------------|----------------|--------------|-----------------|-------------------|---|
| ACCTCORP OF SOUTHERN NEV | Date opened | Type | Credit limit or | Recent balance | Responsibility |
| 4955 S DURANGO DR STE 177 | Sep 2013 | Collection | original amount | \$1,497 as of Apr | Individual |
| LAS VEGAS NV 89113 | First reported | Terms | \$1,497 | 2015 | Status |
| Phone number | Apr 2015 | 1 Months | High balance | | Collection account. \$1,497 past due as of Apr 2015. |
| (702) 240 3007 | Date of status | Monthly | Not reported | | This account is scheduled to continue on record until Dec |
| Partial account number | Apr 2015 | payment | | | 2019. |
| 51N2 | | Not reported | | | |
| Address identification number | | | | | |
| 0545947418 | | | | | |
| Original creditor TRUE DENTISTRY | | | | | |

Payment history

2015

APR

| | | | | | |
|---|--------------------------------|------------------------|--|--|---|
| CLARK COUNTY COLLECTION | Date opened | Type | Credit limit or original amount | Recent balance \$392 as of May 2013 | Responsibility Individual Status |
| 8860 W SUNSET RD STE 100 LAS VEGAS NV 89148 | May 2009 | Collection | \$321 | | |
| Phone number | First reported Jun 2009 | Terms 1 Months | High balance | | |
| (702) 889 9229 | Date of status Jul 2009 | Monthly payment | Not reported | | Collection account. \$392 past due as of May 2013. This account is scheduled to continue on record until Aug 2015. |
| Partial account number | | | | | |
| ██████ 2530 | | | | | |
| Address identification number | | | | | |
| 0545947418 | | | | | |
| Original creditor LABORATORY MEDICINE CONSULTANT | | | | | |

Payment history

2013

2012

2011

2010

2009

[illegible]

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Prepared for: **CAROL F MAINOR**
 Date: **June 22, 2015**
 Report number: **2680-3973-04**

Your accounts that may be considered negative (continued)

| | | | | | |
|----------------------------|--------------------|--------------|------------------------|-----------------------|---|
| CREDIT CONTROL CORP | Date opened | Type | Credit limit or | Recent balance | Responsibility |
| 11821 ROCK LANDING DR | Sep 2012 | Collection | original amount | \$0 as of Feb 2015 | Individual |
| NEWPORT NEWS VA 23606 | First reported | Terms | \$306 | | Status |
| Phone number | Nov 2012 | 1 Months | High balance | | Discharged through Bankruptcy Chapter 7. |
| (757) 873 3332 | Date of status | Monthly | Not reported | | This account is scheduled to continue on record until Sep 2019. |
| Partial account number | Feb 2015 | payment | | | Account History |
| 0932 | | Not reported | | | Debt included in Chapter 7 Bankruptcy on Feb 11, 2015. |

Address identification number
 0545947418
Original creditor COX
 COMMUNICATIONS LAS VEGAS

Payment history

2012
 NOV
C

| | | | | | |
|----------------------------|--------------------|--------------|------------------------|-----------------------|---|
| CREDIT CONTROL CORP | Date opened | Type | Credit limit or | Recent balance | Responsibility |
| 11821 ROCK LANDING DR | Sep 2012 | Collection | original amount | \$0 as of Feb 2015 | Individual |
| NEWPORT NEWS VA 23606 | First reported | Terms | \$111 | | Status |
| Phone number | Nov 2012 | 1 Months | High balance | | Discharged through Bankruptcy Chapter 7. |
| (757) 873 3332 | Date of status | Monthly | Not reported | | This account is scheduled to continue on record until Sep 2019. |
| Partial account number | Feb 2015 | payment | | | Account History |
| 0933 | | Not reported | | | Debt included in Chapter 7 Bankruptcy on Feb 11, 2015. |

Address identification number
 0545947418
Original creditor COX
 COMMUNICATIONS LAS VEGAS T

Payment history

2012
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Prepared for: **CAROL F MAINOR**
 Date: **June 22, 2015**
 Report number: **2680-3973-04**

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Your accounts that may be considered negative (continued)

| | | | | | |
|--|-------------------------|-------------------------|--|--------------------------|--|
| OCWEN LOAN SERVICING | Date opened | Type | Credit limit or original amount | Recent balance | Responsibility |
| 1661 WORTHINGTON RD STE 100 | Jun 2006 | Mortgage | | \$938,186 as of Jun 2015 | Individual |
| WEST PALM BEACH FL 33409 | First reported Mar 2013 | Terms 30 Years | \$712,500 | | Status |
| Phone number (800) 746 2936 | Date of status Aug 2014 | Monthly payment \$2,790 | High balance Not reported | Recent payment \$2,737 | Open. |
| Partial account number 4146.... | | | | | By Jul 2019, this account is scheduled to go to a positive status. |
| Address identification number 0545947418 | | | | | Comment: Loan modified under federal government plan. |

Payment history

2013

| | | | | | | | | | | | | | | | | | | | | | |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| JUN | MAY | APR | MAR | FEB | JAN | JUN | MAY | APR | MAR | FEB | JAN | DEC | NOV | OCT | SEP | AUG | JUL | JUN | MAY | APR | MAR |
| OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK |

Account history - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data.

AB = Account balance (\$) DPR = Date payment received SPA = Scheduled payment amount (\$) AAP = Actual amount paid (\$)

| | | | | | | | | | | | | | | | | | | | | | | |
|-------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| APR15 | MAR15 | FEB15 | JAN15 | DEC14 | NOV14 | OCT14 | SEP14 | AUG14 | JUL14 | JUN14 | MAY14 | APR14 | MAR14 | FEB14 | JAN14 | DEC13 | NOV13 | OCT13 | SEP13 | AUG13 | JUL13 | JUN13 |
| AB | 938,590 | 938,993 | 939,394 | 940,167 | 940,564 | 561,771 | 564,960 | 564,960 | 564,960 | 564,960 | 564,960 | 566,550 | 566,550 | 568,137 | 568,137 | 568,137 | 568,137 | 568,137 | 568,137 | 568,137 | 571,305 | 572,884 |
| DPR | APR06 | MAR05 | FEB10 | DEC10 | NOV28 | OCT30 | APR08 | APR08 | APR08 | APR08 | APR08 | FEB10 | FEB10 | FEB10 | FEB10 | OCT07 | OCT07 | OCT07 | OCT07 | OCT07 | JUL02 | MAY01 |
| SPA | 2,737 | 2,737 | 2,737 | 2,737 | 2,737 | 3,105 | 3,105 | 3,105 | 3,257 | 3,257 | 3,257 | 3,257 | 3,257 | 3,257 | 3,257 | 3,191 | 3,191 | 3,191 | 3,191 | 3,191 | 3,191 | 3,191 |
| AAP | 2,737 | 2,737 | 2,737 | 2,737 | 2,737 | 3,425 | 2,049 | ND | ND | ND | ND | 3,748 | ND | ND | ND | ND | ND | ND | ND | ND | 3,257 | 3,257 |

▶ The original amount of this account was \$712,500

QUALITY ACCEPTANCE LLC

| | | | | | |
|--|-------------------------|-----------------------|--|------------------------|--|
| 14546 HAMLIN ST | Date opened | Type | Credit limit or original amount | Recent balance | Responsibility |
| VAN NUYS CA 91411 | Jan 2014 | Auto Loan | | \$4,586 as of May 2015 | Individual |
| Phone number (818) 503 1322 | First reported Jan 2014 | Terms 33 Months | \$6,788 | | Status |
| Partial account number 0026.... | Date of status Apr 2015 | Monthly payment \$289 | High balance Not reported | | Open. |
| Address identification number 0545947418 | | | | | By Dec 2021, this account is scheduled to go to a positive status. |

Payment history

2014

| | | | | | | | | | | | | | | | | |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| MAY | APR | MAR | FEB | JAN | DEC | NOV | OCT | SEP | AUG | JUL | JUN | MAY | APR | MAR | FEB | JAN |
| OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK |

Account history - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data.

AB = Account balance (\$) DPR = Date payment received SPA = Scheduled payment amount (\$) AAP = Actual amount paid (\$)

| | | | | | | | | | | | | | | | |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| APR15 | MAR15 | FEB15 | JAN15 | DEC14 | NOV14 | OCT14 | SEP14 | AUG14 | JUL14 | JUN14 | MAY14 | APR14 | MAR14 | FEB14 | JAN14 |
| AB | 4,573 | 5,193 | 5,153 | 5,139 | 5,520 | 5,505 | 5,677 | 5,988 | 6,383 | 6,479 | 6,465 | 6,706 | 6,691 | 6,788 | 6,788 |
| DPR | APR22 | JAN20 | JAN20 | JAN20 | NOV21 | NOV21 | OCT22 | AUG22 | AUG22 | JUN08 | MAY26 | MAR11 | MAR11 | ND | ND |

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Prepared for: CAROL F MAINOR
Date: June 22, 2015
Report number: 2680-3973-04

Your accounts that may be considered negative (continued)

[illegible]

► The original amount of this account was \$6,788.

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Prepared for: **CAROL F MAINOR**
 Date: **June 22, 2015**
 Report number: **2680-3973-04**

Record of requests for your credit history

We make your credit history available to your current and prospective creditors and employers as allowed by law. Experian may list these inquiries for up to two years.

Inquiries shared with others

The section below lists all of the companies that have requested your credit information as a result of an action you took, such as applying for credit or financing or as a result of a collection. The inquiries in this section are shared with companies that receive your credit history.

Examples of inquiries shared with others include:

- a real estate loan
- a home mortgage loan
- an auto loan
- an application for credit

| | |
|--|--|
| OCWEN LOAN SERVICING LLC 1661 WORTHINGTON RD STE 100 WEST PALM BEACH FL 33409 (800) 746 2936 Address identification number: 0545947418 | Date Jul 17, 2014 Reason Unspecified. This inquiry is scheduled to continue on record until Aug 2016. |
| | |
| KOHL'S/CAPONE PO BOX 3115 MILWAUKEE WI 53201 (800) 564 5740 | Date Jul 4, 2014 Reason Unspecified. This inquiry is scheduled to continue on record until Aug 2016. |
| | |
| KOHL'S/CAPONE No phone number available | Date Jun 30, 2014 Reason Unspecified. This inquiry is scheduled to continue on record until Jul 2016. |
| | |
| QUALITY ACCEPTANCE LLC 14546 HAMLIN ST VAN NUYS CA 91411 (818) 503 1322 Address identification number: 0545947418 | Date Feb 4, 2014 Reason Unspecified. This inquiry is scheduled to continue on record until Mar 2016. |
| | |

| | |
|--|--|
| CAR LOANS INC 100 N ARLINGTON AVE STE 350 RENO NV 89501 (775) 336 3333 Address identification number: 0545947418 | Date Jan 28, 2014 Reason Auto loan. This inquiry is scheduled to continue on record until Feb 2016. |
| | |
| UNITED AUTO CREDIT CO 1071 CAMELBACK ST STE 100 NEWPORT BEACH CA 92660 (949) 224 1917 Address identification number: 0545947418 | Date Jan 28, 2014 Reason Unspecified. This inquiry is scheduled to continue on record until Feb 2016. |
| | |
| VEROS CREDIT 2333 N BROADWAY SANTA ANA CA 92706 (714) 918 1800 Address identification number: 0545947418 | Date Jan 28, 2014 Reason Auto loan. This inquiry is scheduled to continue on record until Feb 2016. |
| | |
| PRIME ACCEPTANCE CORP 5097 S 900 E SALT LAKE CITY UT 84117 (801) 312 0700 Address identification number: 0545947418 | Date Jan 27, 2014 Reason Unspecified. This inquiry is scheduled to continue on record until Feb 2016. |
| | |
| DT CREDIT PO BOX 659 DALLAS TX 75221 (800) 863 7483 Address identification number: 0545947418 | Date Jan 6, 2014 Reason Unspecified. This inquiry is scheduled to continue on record until Feb 2016. |
| | |
| 700 CREDIT/PLANET HYUNDA 6200 CENTENNIAL CENTER BLVD LAS VEGAS NV 89149 (702) 938 1400 Address identification number: 0545947418 | Date Oct 15, 2013 Reason Auto loan. This inquiry is scheduled to continue on record until Nov 2015. |
| | |

Prepared for: **CAROL F MAINOR**
 Date: **June 22, 2015**
 Report number: **2680-3973-04**

NCCINC/ED BOZARTH NEVADA
 5501 DREXEL RD
 LAS VEGAS NV 89130
 (702) 967 5500
Address identification number:
 0545947418

Date
 Jun 17, 2013
Reason
 Auto loan. This inquiry is scheduled to
 continue on record until Jul 2015.

NCCINC/JIM MARSH MITSU S
 8555 W CENTENNIAL PARKWAY
 LAS VEGAS NV 89149
 (702) 946 1000
Address identification number:
 0545947418

Date
 Jun 13, 2013
Reason
 Auto loan on behalf of JIM MARSH
 MITSUBISHI SUZ. This inquiry is scheduled
 to continue on record until Jul 2015.

Inquiries shared only with you

You may not have initiated the following inquiries, so you may not recognize each source. We report these requests to you only as a record of activities, and we do not include any of these requests on credit reports to others.

We offer credit information about you to those with a permissible purpose, such as:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian Consumer Assistance to process a report for you;
- your current creditors to monitor your accounts (date listed may reflect only the most recent request).

These inquiries DO NOT affect your credit score.

NORTHLAND GROUP, INC 7831 GLEN ROY ROAD EDINA MN 55439
 (888) 287 5711

Date of inquiry: Jun 08, 2015

OCWEN LOAN SERVICING INC 1661 WORTHINGTON RD STE 100 WEST PALM
 BEACH FL 33409
 (800) 746 2936

Date of inquiry: Apr 27, 2015

CONVERGENT OUTSOURCING, 800 SW 39TH ST RENTON WA 98057
 (425) 643 3111

Date of inquiry: Apr 09, 2014

OCWEN LOAN SERVICING INC 1661 WORTHINGTON RD STE 100 WEST PALM
 BEACH FL 33409
 (800) 746 2936

Date of inquiry: Jul 23, 2013

NCCINC/JIM MARSH CHRYSLER 2605 CAMINO DEL RIO S STE 400 SAN DIEGO
 CA 92108
 (619) 209 3610

Date of inquiry: Jun 13, 2013

Personal information

The following information is reported to us by you, your creditors and/or other sources. Each source may report your personal information differently, which may result in variations of your name, address, Social Security number, etc. As part of our fraud protection efforts, a notice with additional information may appear.

■ **Names**

CAROL MAINOR

Name identification number: 12660

CAROL F MAINOR

Name identification number: 957

CAROL FRANCES MAINOR

Name identification number: 1

CAROL FRANCE MAINOR

Name identification number: 22862

CAROL L MAINOR

Name identification number: 26738

■ **Addresses**

These addresses are listed in no particular order and may include previous addresses where you received mail. The Address identification number is how our system identifies the address and the source of that address, such as a creditor, court or potential creditor. The geographical code shown with each address identifies the state, county, census tract, block group and Metropolitan Statistical Area associated with each address. These listings do not affect your credit score.

Address

Type of address

Geographical code

Single family

LAS VEGAS NV 89131-0115

Address identification number: 0545947418

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Personal information continued

| Address | Type of address | Geographical code |
|--|-------------------|--------------------|
| OAKLAND CA 94601-4407 Address identification number: 0191546051 | Single family | 0-40730020- 1-5775 |
| OAKLAND CA 94601-7042 Address identification number: 0191551338 | Post office box | 0-40710040- 1-5775 |
| OAKLAND CA 94609-1305 Address identification number: 0191684552 | Single family | 0-40040020- 1-5775 |
| LAS VEGAS NV 89118-2068 Address identification number: 0298469483 | Single family | 0-292510- 3-6160 |
| LAS VEGAS NV 89102-7053 Address identification number: 0177912564 | Apartment complex | 0-220310- 3- |
| LAS VEGAS NV 89131- Address identification number: 0639867102 | Single family | 0-00- 0- |
| OAKLAND CA 94609- Address identification number: 0468642669 | | 0-00- 0- |

■ Social Security number variations

As a security precaution, we did not list the Social Security number that you provided when you contacted us. The numbers below are variations that have been reported to us. Only the last four digits of each reported variation are displayed. Numbers that appear here vary from the number you used to generate this report. Actual differences in the numbers may be part of the displayed portion or part of the hidden portion.

■ Year of birth**■ Telephone numbers**

Residential
 Cellular
 Residential

Personal information continued

■ Spouse or co-applicant
 JULIUS

■ Former or current employers
 SSI
 MILITARY LAS VEGAS NV 891310115
 UNITED AUTO SERVICE 1020 HIGH STREET OAKLAND CA 94601-
 US NAVY

■ Notices
 This address has pertained to a business: LAS VEGAS NV 89131.
 LEGAL SERVICE: LAS VEGAS, NV, 89131.

--- End of Report ---

If you disagree with information in your report you may dispute most information at:
www.experian.com/disputes

You may also visit www.experian.com to view your report again.

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Dispute form

For the fastest and easiest way to dispute most information, visit:

www.experian.com/disputes

You may also mail this form to: Experian, P.O. Box 9701, Allen, TX 75013

Or, call us for assistance at 1 800 509 8495

You may also submit additional relevant information or supporting documentation for your disputes electronically at experian.com/upload.

Use this form for any disputes you wish to submit by mail.

Complete all of the following information and submit by mail. Once we receive your dispute, it may take up to 30 days to process your dispute. We will then notify you of the results. You may make copies of this form to submit additional disputes or use a separate piece of paper.

Remember, most accurate negative information will remain a part of your credit history for up to seven years and bankruptcies for up to 10 years.

What's your credit score? Find out by ordering your VantageScore® for only \$7.95.

- ☐ Send my VantageScore (Score will include results of any disputes submitted on this form. Make check or money order payable to Experian.)
- ☐ Request overnight delivery via FedEx for an additional \$20 to receive your score report before processing of your disputes is completed.

Intentionally making any false statement could be punishable by law.

Your current identification information (correct any incorrect information)

Fill in your Social Security number: _____

Current Mailing Address: _____ LAS VEGAS NV 89131-0115

Year of birth: _____

Enter your email address to be notified when your credit results are ready: _____

Is any of the information below incorrect on your report?

- ☐ Spouse's name ☐ Telephone number - Which one is incorrect? ____ / ____ / ____
- ☐ Employer - Which one is incorrect? _____
- ☐ Date of birth - Fill in your correct date of birth: ____ / ____ / ____
- ☐ Address - Which one is incorrect? _____

First dispute

Company name: _____

Your partial account number: _____

I believe this item is incorrect because (Choose only one):

- ☐ Payment never late ☐ Account closed ☐ Paid in full - On what date? ____ / ____ / ____
- ☐ Account included in bankruptcy - Chapter: ____ Filing date: ____ / ____ / ____
- ☐ Not my account - Who does it belong to? _____
- ☐ Other - Must explain: _____

Second dispute

Company name: _____

Your partial account number: _____

I believe this item is incorrect because (Choose only one):

- ☐ Payment never late ☐ Account closed ☐ Paid in full - On what date? ____ / ____ / ____
- ☐ Account included in bankruptcy - Chapter: ____ Filing date: ____ / ____ / ____
- ☐ Not my account - Who does it belong to? _____
- ☐ Other - Must explain: _____

Third dispute

Company name: _____

Your partial account number: _____

I believe this item is incorrect because (Choose only one):

- ☐ Payment never late ☐ Account closed ☐ Paid in full - On what date? ____ / ____ / ____
- ☐ Account included in bankruptcy - Chapter: ____ Filing date: ____ / ____ / ____
- ☐ Not my account - Who does it belong to? _____
- ☐ Other - Must explain: _____

Be advised that written information or documents you provide with respect to your disputes may be shared with any and all creditors with which you are disputing.

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Prepared for: **CAROL F MAINOR**
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Notification of Rights for Nevada Consumers

You have a right to place a security freeze in your file which will prohibit a consumer credit reporting company from releasing any information in your file without your express authorization. A security freeze must be requested in writing by certified mail.

Security freezes are designed to prevent a credit reporting company from releasing your credit report without your consent. However, you should be aware that using a security freeze to take control over who is allowed access to the personal and financial information in your file may delay, interfere with or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular telephone, utilities, digital signature, Internet credit card transaction or other services, including an extension of credit at point of sale.

When you place a security freeze on your file, you will be provided a personal identification number or password to use if you choose to remove the security freeze from your file or authorize the temporary release of your credit report for a specific person or period after the security freeze is in place. To provide that authorization, you must contact the reporting agency and provide all the following:

1. Sufficient identification to verify your identity.
2. Your personal identification number or password provided by the credit reporting company.
3. A statement that you choose to remove the security freeze from your file or that you authorize the reporting agency to temporarily release your consumer report. If you authorize the temporary release of your consumer report, you must name the person who is to receive your consumer report or the period for which your consumer report must be available.

A credit reporting company must remove the security freeze from your file or authorize the temporary release of your consumer report not later than three business days after receiving the above information.

A security freeze does not apply to a person, or collection agencies acting on behalf of a person, with whom you have an existing account that requests information in your consumer report for the purposes of reviewing or collecting the account.

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Prepared for: **CAROL F MAINOR**
 Date: **June 22, 2015**
 Report number: **2680-3973-04**

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

A Summary of Your Rights under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA.

For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

• **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.

• **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

• **You have the right to ask for a credit score.** Credit scores are numerical summaries of your creditworthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
 - **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
 - **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
 - **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need - usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
 - **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
 - **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1 888 5OPTOUT (1 888 567 8688).
 - **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
 - **Identify theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.
- States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For more information about your federal rights, contact:**

Prepared for: **CAROL F MAINOR**
 Date: **June 22, 2015**
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| TYPE OF BUSINESS: | CONTACT: |
|--|---|
| <p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau:</p> | <p>a. Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552</p> <p>b. Federal Trade Commission: Consumer Response Center – FCRA Washington, D.C. 20580 (877) 382-4357</p> |
| <p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act</p> <p>c. Nonmember insured banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p> | <p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center PO Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p> |
| <p>3. Air carriers</p> | <p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue S.E. Washington, DC 20590</p> |
| <p>4. Creditors Subject to Surface Transportation Board</p> | <p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p> |
| <p>5. Creditors Subject to Packers and Stockyards Act</p> | <p>Nearest Packers and Stockyards Administration area supervisor</p> |
| <p>6. Small Business Investment Companies</p> | <p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416</p> |
| <p>7. Brokers and Dealers</p> | <p>Securities and Exchange Commission 100 F St NE Washington, DC 20549</p> |
| <p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p> | <p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p> |
| <p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p> | <p>FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357</p> |

EXHIBIT 11 – Plaintiff’s Dispute Letter

Carol F. Mainor

Las Vegas, NV 89131

Phone:

July 29, 2015

Via Certified Mail Return Receipt Requested

Experian

NCAC

P.O. Box 2002

Allen, Texas 75013

RE: Credit Report No. 2680-3973-04

To Whom it May Concern:

CORRECT YOUR INACCURATE CREDIT REPORT INFORMATION
ABOUT ME

Attached is a copy of my driver's license and other documentation to prove my identity. I have also listed my other identifying information below to assist you in identifying my credit report properly.

| | |
|-------------------------|---------------------|
| My Full Legal Name: | Carol F. Mainor |
| My Date of Birth: | |
| My Social Security No.: | |
| My Street Address: | |
| My City, State & Zip: | Las Vegas, NV 89131 |
| My Day & Eve Phone: | |

The following items on my credit report are inaccurate. Please make the following corrections to my consumer credit report immediately and then send me a copy of the corrected consumer credit report. Please also ensure that any and all attachments are forwarded to the furnisher:

INCORRECT FURNISHER ACCOUNT INFORMATION

The following Furnisher Account information listed on my credit report is incorrect:

| | |
|-------------------------------------|--|
| Furnisher Name/Address: | Aargon Agency 8668 Spring Mountain Rd Las Vegas, NV 89117 |
| Furnisher Acct. No.: | ██████████5700 |
| Consumer Dispute: | <ul style="list-style-type: none"> • This account was discharged in my Bankruptcy which was filed on 4/09/2009 and discharged 3/27/2015, bearing docket No. 09-15391 in the District for Nevada. There should be no derogatory reporting after the filing date. Specifically, please remove the derogatory information for the following post-bankruptcy dates: Apr 2010 (C – Collection). |
| Action/Correction Requested: | <ul style="list-style-type: none"> • Immediately delete this account and the disputed derogatory information from my credit report. • The discharged debt should be reported with an account balance of \$0 with a status of “current”. • Further, there should be no post-bankruptcy activity reported on this account. The date of last activity on this account should pre-date my bankruptcy filing date, 4/09/2009, since a default on this account occurred no later than the Bankruptcy filing date. • Any post-bankruptcy derogatory information should be immediately deleted from my report. • If you do not immediately delete this from my credit report, please include a 100 word statement in my credit report of all of the disputed information contained in this letter regarding this account. |

| | |
|-------------------------------------|--|
| Furnisher Name/Address: | Acctcorp of Southern Nev 4955 S Durango Dr Ste 177 Las Vegas, NV 89113 |
| Furnisher Acct. No.: | 51N1 |
| Consumer Dispute: | <ul style="list-style-type: none"> • This account was discharged in my Bankruptcy which was filed on 4/09/2009 and discharged 3/27/2015, bearing docket No. 09-15391 in the District for Nevada. There should be no derogatory reporting after the filing date. Specifically, please remove the derogatory information for the following post-bankruptcy dates: Oct2014 (C – Collection). • This account was discharged in my Bankruptcy which was filed on 4/09/2009 and discharged 3/27/2015, bearing docket No. 09-15391 in the District for Nevada. The balance on this account should be "\$0" and the status should be reporting as "current". Specifically, you show a Recent balance of \$145 as of Oct 2014 and the Status: Collection account. \$145 past due as of Oct 2014. |
| Action/Correction Requested: | <ul style="list-style-type: none"> • Immediately delete this account and the disputed derogatory information from my credit report. • The discharged debt should be reported with an account balance of \$0 with a status of "current". • Further, there should be no post-bankruptcy activity reported on this account. The date of last activity on this account should pre-date my bankruptcy filing date, 4/09/2009, since a default on this account occurred no later than the Bankruptcy filing date. • Any post-bankruptcy derogatory information should be immediately deleted from my report. • If you do not immediately delete this from my credit report, please include a 100 word statement in my credit report of all of the disputed information contained in this letter regarding this account. |

| | |
|-------------------------------------|--|
| Furnisher Name/Address: | Acctcorp of Southern Nev 4955 S Durango Dr Ste 177 Las Vegas, NV 89113 |
| Furnisher Acct. No.: | 51N2 |
| Consumer Dispute: | <ul style="list-style-type: none"> • This account was discharged in my Bankruptcy which was filed on 4/09/2009 and discharged 3/27/2015, bearing docket No. 09-15391 in the District for Nevada. There should be no derogatory reporting after the filing date. Specifically, please remove the derogatory information for the following post-bankruptcy dates: Apr2015 (C – Collection). • This account was discharged in my Bankruptcy which was filed on 4/09/2009 and discharged 3/27/2015, bearing docket No. 09-15391 in the District for Nevada. The balance on this account should be "\$0" and the status should be reporting as "current". Specifically, you show the Recent balance \$1,497 as of Apr 2015 and the Status: Collection account. \$1,497 past due as of Apr 2015. |
| Action/Correction Requested: | <ul style="list-style-type: none"> • Immediately delete this account and the disputed derogatory information from my credit report. • The discharged debt should be reported with an account balance of \$0 with a status of "current". • Further, there should be no post-bankruptcy activity reported on this account. The date of last activity on this account should pre-date my bankruptcy filing date, 4/09/2009, since a default on this account occurred no later than the Bankruptcy filing date. • Any post-bankruptcy derogatory information should be immediately deleted from my report. • If you do not immediately delete this from my credit report, please include a 100 word statement in my credit report of all of the disputed information contained in this letter regarding this account. |

| | |
|-------------------------------------|--|
| Furnisher Name/Address: | Clark County Collection 8860 W Sunset Rd Ste 100 Las Vegas, NV 89148 |
| Furnisher Acct. No.: | 2530 |
| Consumer Dispute: | <ul style="list-style-type: none"> • This account was discharged in my Bankruptcy which was filed on 4/09/2009 and discharged 3/27/2015, bearing docket No. 09-15391 in the District for Nevada. There should be no derogatory reporting after the filing date. Specifically, please remove the derogatory information for the following post-bankruptcy dates: Jun2009, Jul2009, Sep2009, Nov2009, Dec2009, Feb2010, Apr2010 – Aug2010, Oct2010, Dec2010 – Feb2011, May2011, Jun2011, Oct2011, Dec2011, Jan2012, Mar2012 – Jul2012, Sep2012, Nov2012, Dec2012, Feb2013, Apr2013 and May2013. • This account was discharged in my Bankruptcy which was filed on 4/09/2009 and discharged 3/27/2015, bearing docket No. 09-15391 in the District for Nevada. The balance on this account should be "\$0" and the status should be reporting as "current". Specifically, you show the Recent balance \$392 as of May 2013 and the Status: Collection account. \$392 past due as of May 2013. |
| Action/Correction Requested: | <ul style="list-style-type: none"> • Immediately delete this account and the disputed derogatory information from my credit report. • The discharged debt should be reported with an account balance of \$0 with a status of "current". • Further, there should be no post-bankruptcy activity reported on this account. The date of last activity on this account should pre-date my bankruptcy filing date, 4/09/2009, since a default on this account occurred no later than the Bankruptcy filing date. • Any post-bankruptcy derogatory information should be immediately deleted from my report. • If you do not immediately delete this from my credit report, please include a 100 word statement in my credit report of all of the disputed information contained in this letter regarding this account. |

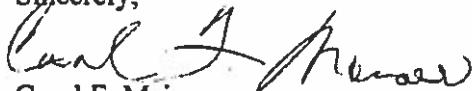
| | |
|-------------------------------------|--|
| Furnisher Name/Address: | Credit Control Corp 11821 Rock Landing Dr Newport News, VA 23606 |
| Furnisher Acct. No.: | 0932 |
| Consumer Dispute: | <ul style="list-style-type: none"> • This account was discharged in my Bankruptcy which was filed on 4/09/2009 and discharged 3/27/2015, bearing docket No. 09-15391 in the District for Nevada. There should be no derogatory reporting after the filing date. Specifically, please remove the derogatory information for the following post-bankruptcy dates: Nov2012 (C – Collection). |
| Action/Correction Requested: | <ul style="list-style-type: none"> • Immediately delete this account and the disputed derogatory information from my credit report. • The discharged debt should be reported with an account balance of \$0 with a status of “current”. • Further, there should be no post-bankruptcy activity reported on this account. The date of last activity on this account should pre-date my bankruptcy filing date, 4/09/2009, since a default on this account occurred no later than the Bankruptcy filing date. • Any post-bankruptcy derogatory information should be immediately deleted from my report. • If you do not immediately delete this from my credit report, please include a 100 word statement in my credit report of all of the disputed information contained in this letter regarding this account. |

| | |
|-------------------------------------|--|
| Furnisher Name/Address: | Credit Control Corp 11821 Rock Landing Dr Newport News, VA 23606 |
| Furnisher Acct. No.: | 0933 |
| Consumer Dispute: | <ul style="list-style-type: none"> • This account was discharged in my Bankruptcy which was filed on 4/09/2009 and discharged 3/27/2015, bearing docket No. 09-15391 in the District for Nevada. There should be no derogatory reporting after the filing date. Specifically, please remove the derogatory information for the following post-bankruptcy dates: Nov2012 (C – Collection). |
| Action/Correction Requested: | <ul style="list-style-type: none"> • Immediately delete this account and the disputed derogatory information from my credit report. • The discharged debt should be reported with an account balance of \$0 with a status of “current”. • Further, there should be no post-bankruptcy activity reported on this account. The date of last activity on this account should pre-date my bankruptcy filing date, 4/09/2009, since a default on this account occurred no later than the Bankruptcy filing date. • Any post-bankruptcy derogatory information should be immediately deleted from my report. • If you do not immediately delete this from my credit report, please include a 100 word statement in my credit report of all of the disputed information contained in this letter regarding this account. |

| | |
|------------------------------|--|
| Furnisher Name/Address: | Ocwen Loan Servicing 1661 Worthington Rd Ste 100 West Palm Beach, FL 33409 |
| Furnisher Acct. No.: | 4146.... |
| Consumer Dispute: | <ul style="list-style-type: none"> • This account was discharged in my Bankruptcy which was filed on 4/09/2009 and discharged 3/27/2015, bearing docket No. 09-15391 in the District for Nevada. There should be no derogatory reporting after the filing date. Specifically, please remove the derogatory information for the following post-bankruptcy dates: Mar2013 – Jul2014 (180 days past due). • This account was discharged in my Bankruptcy which was filed on 4/09/2009 and discharged 3/27/2015, bearing docket No. 09-15391 in the District for Nevada. The balance on this account should be "\$0" and the status should be reporting as "current". Specifically, you show the Recent balance \$938,186 as of Jun 2015. Also, in the Account history you show Account Balances from Jun13 – Apr15. |
| Action/Correction Requested: | <ul style="list-style-type: none"> • Immediately delete this account and the disputed derogatory information from my credit report. • The discharged debt should be reported with an account balance of \$0 with a status of "current". • Further, there should be no post-bankruptcy activity reported on this account. The date of last activity on this account should pre-date my bankruptcy filing date, 4/09/2009, since a default on this account occurred no later than the Bankruptcy filing date. • Any post-bankruptcy derogatory information should be immediately deleted from my report. • If you do not immediately delete this from my credit report, please include a 100 word statement in my credit report of all of the disputed information contained in this letter regarding this account. |

Thank you and I look forward to your immediate reply.

Sincerely,



Carol F. Mainor

Enclosures

Your personal credit report

Prepared for: CAROL F MAINOR
Date: June 22, 2015
Report number: 2680-3973-04

In response to your recent request, we're pleased to send you this credit report. Your credit information can change over time, so we recommend you keep track of any changes by signing up for credit monitoring at experian.com/monitor.

Contents

- 2 About the information in this report
- 2 Tools to manage your personal credit
- 2 Disputing information in this report
- 3 Your accounts that may be considered negative
- 8 Record of requests for your credit history
- 9 Your personal information
- 11 Dispute form
- 12 Notification of Rights



Scan me with your smart phone for special offers from Experian.



LAS VEGAS NV 89131-0115

CAROL F MAINOR

0007644 02 08 0416 --AUTO 6 07149 09111 011511 -C02 H0611



PO Box 9701
Allen, TX 75013

For your attention

Visit experian.com/view to view this credit report instantly online. You may also dispute most information directly and easily within the online report.

■ **About the information in this report**
Here's an explanation of the key information about you and your credit history that's included in this report:

Your credit items that may be considered negative

The most common items in this section are late payments, accounts that have been charged off or sent to collection, bankruptcies, liens, and judgments. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. The key word is "potentially." Experian doesn't make judgments about the information in your credit report. The list is provided as a service to direct your attention to what Experian thinks lenders are likely to consider negative when reviewing your credit history. For example, if you have missed payments in the past, they would likely be viewed negatively.

Your accounts in good standing

Items display in this section when your creditor reports that you have satisfactorily met the terms of your agreements with them. Some creditors may not report consumer credit information to us, so all of your accounts may not be listed. This section also includes up to two years of your monthly balances on an account if reported by your creditor.

Companies that have requested your credit history

We list anyone that has requested your credit information in the last two years, including companies that have requested your credit report as a result of an action you took, such as applying for credit. We also include requests about you from those with a permissible purpose, such as a potential employer, investor or pre-approved credit grantor.

Your personal information

This information is reported to us by you, your creditors and other sources, and includes your name, variations of your name reported to us, addresses, Social Security number (and variations reported to us), date of birth, telephone numbers and employers.

■ **Medical Information**

By law, we cannot disclose certain medical information (relating to physical,

mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as "Medical Information Provider". Consumer statements included on your report at your request that contain medical information are disclosed to others.

■ **Tools to manage your personal credit**

What's your credit score?

Find out by ordering your VantageScore® from Experian for only \$7.95. To order your VantageScore, call 1 888 322 5583.

Credit Monitoring

Monitor and protect your credit with Experian's credit management tools. Visit experian.com/monitor to find out more.

■ **Disputing information in this report**

Before contacting us, please review this report carefully. If you disagree with an item, you may dispute it. We will process your dispute generally by sending your dispute to the furnisher of the information or to the vendor who collected the information from a public record.

The fastest and easiest way to dispute most information is to visit us at: www.experian.com/disputes

You can also complete the dispute form at the end of this report and mail it to us at:

Experian, NCAC, P.O. Box 2002, Allen TX 75013

Or you can call us at:

800 509 8495, M - F 9am - 5pm in your time zone.

You may also submit additional relevant information or supporting documentation for your disputes electronically at experian.com/upload.

Be advised that written information or documents you provide with respect to your disputes may be shared with any and all creditors with which you are disputing.

0250939653

Prepared for: CAROL F MAINOR
Date: June 22, 2015
Report number: 2680-3973-04



Your accounts that may be considered negative

The most common items in this section are late payments, accounts that have been charged off or sent to collection, bankruptcies, liens, and judgments. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been sold or transferred. This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies, which may remain for up to 10 years. Unpaid tax liens may remain for up to 10 years from the filing date, and paid tax liens may remain for up to seven years from the filing date. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

Payment history legend

| | | | |
|------------|---------------------------------|------------|------------------------------|
| OK | Current/Terms of agreement met | VS | Voluntarily surrendered |
| 30 | Account 30 days past due | R | Repossession |
| 60 | Account 60 days past due | PBC | Paid by creditor |
| 90 | Account 90 days past due | IC | Insurance claim |
| 120 | Account 120 days past due | G | Claim filed with government |
| 150 | Account 150 days past due | D | Defaulted on contract |
| 180 | Account 180 days past due | C | Collection |
| CRD | Creditor received deed | CO | Charge off |
| FS | Foreclosure proceedings started | CLS | Closed |
| F | Foreclosed | ND | No data for this time period |

Public Records

US BKPT CT NV LAS VEGAS
FEDERAL BANKRUPTCY COURT
LAS VEGAS NV 89125
(702) 388-6257
Address identification number
0545947418

Identification number
0915391LED
Responsibility
Individual
Date filed
Apr 2009
Date resolved
Mar 2015
Claim amount
\$0
Liability amount
\$0

Status
Chapter 13 bankruptcy discharged.
This item is scheduled to continue on record until Apr 2016.

ALAMEDA COUNTY / RECORDER
1106 MADISON ST FL 1
OAKLAND CA 94607
(510) 272-6362
Address identification number
0191548051

Identification number
SQ2012121176
Responsibility
Individual
Date filed
Apr 2012
Date resolved
Feb 2013
Claim amount
\$1,566
Liability amount
Not reported

Status
State tax lien paid, released.
This item is scheduled to continue on record until Jan 2019.

ALAMEDA COUNTY / RECORDER
1106 MADISON ST FL 1
OAKLAND CA 94607
(510) 272-6362
Address identification number
0191548051

Identification number
SQ2012365631
Responsibility
Individual
Date filed
Nov 2012
Date resolved
Feb 2013
Claim amount
\$1,669
Liability amount
Not reported

Status
State tax lien paid, released.
This item is scheduled to continue on record until Aug 2019.

0250839653



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Responsibility
Individual
Status
Collection account
This account is
2019.

**Responsibility
Individual
Status
Collection account
This account is
2015.**

2010 2009
 DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB JAN DEC

182

Your accounts that may be considered negative (continued)

CREDIT CONTROL CORP
11821 ROCK LANDING DR
NEWPORT NEWS VA 23606
Phone number
(757) 873 3332
Partial account number
[REDACTED] 0932
Address identification number
0545947418
Original creditor COX
COMMUNICATIONS LAS VEGAS

Payment history

2012

CREDIT CONTROL CORP
11821 ROCK LANDING DR
NEWPORT NEWS VA 23606
Phone number
(757) 873 3332
Partial account number
[REDACTED] 0933
Address Identification number
0545947418
Original creditor COX
COMMUNICATIONS LAS VEGAS T

Payment history

2012

30

OCWEN LOAN SERVICING
1661 WORTHINGTON RD STE 100
WEST PALM BEACH FL 33409
Phone number
(800) 746 2936
Partial account number
4145....
Address Identification number
0545947418

4146...

Address identifier

0545947418

0250939653

Prepared for: CAROL F MAINOR
Date: June 22, 2015
Report number: 2680-3973-04



Your accounts that may be considered negative (continued)

Payment history

2014

2013

[illegible]

Account history - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data.

AAP = Actual amount paid (\$)

DPR = Date payment received

AE = Account balance (\$)[illegible]

► The original amount of this account was \$712,500

QUALITY ACCEPTANCE LLC

14546 HAMLIN ST
VAN NUYS CA 91411

Phone number

(818) 503 1322

Partial account

0026...

Address identification number

0545947418

Keynote Address

2011

[illegible]

Account history - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data

Actual amount paid (\$)

DFR = Data payment received

AB = Account balance (\$)

[illegible]

► The original amount of this account was \$6,700

0250939853

Prepared for: CAROL F MAINOR
Date: June 22, 2015
Report number: 2680-3973-04



Page 8 of 12

Record of requests for your credit history

We make your credit history available to your current and prospective creditors and employers as allowed by law. Experian may list these inquiries for up to two years.

Inquiries shared with others

The section below lists all of the companies that have requested your credit information as a result of an action you took, such as applying for credit or financing or as a result of a collection. The inquiries in this section are shared with companies that receive your credit history.

Examples of inquiries shared with others include:

- a real estate loan
- a home mortgage loan
- an auto loan
- an application for credit

OCWEN LOAN SERVICING LLC
1661 WORTHINGTON RD STE 100
WEST PALM BEACH FL 33409
(800) 746 2938
Address identification number:
0545947418

Date: Jul 17, 2014
Reason: Unspecified. This inquiry is scheduled to continue on record until Aug 2016.

KOHL'S/CAPONE
PO BOX 3115
MILWAUKEE WI 53201
(800) 564 5740

Date: Jul 4, 2014
Reason: Unspecified. This inquiry is scheduled to continue on record until Aug 2016.

KOHL'S/CAPONE
No phone number available

Date: Jun 30, 2014
Reason: Unspecified. This inquiry is scheduled to continue on record until Jul 2016.

QUALITY ACCEPTANCE LLC
14546 HAMLIN ST
VAN NUYS CA 91411
(818) 503 1322
Address identification number:
0545947418

Date: Feb 4, 2014
Reason: Unspecified. This inquiry is scheduled to continue on record until Mar 2016.

CAR LOANS INC
100 N ARLINGTON AVE STE 350
RENO NV 89501
(775) 336 3333
Address identification number:
0545947418

Date: Jan 28, 2014
Reason: Auto loan. This inquiry is scheduled to continue on record until Feb 2016.

UNITED AUTO CREDIT CO
1071 CAMELBACK ST STE 100
NEWPORT BEACH CA 92660
(949) 224 1917
Address identification number:
0545947418

Date: Jan 28, 2014
Reason: Unspecified. This inquiry is scheduled to continue on record until Feb 2016.

VEROS CREDIT
2333 N BROADWAY
SANTA ANA CA 92706
(714) 918 1800
Address identification number:
0545947418

Date: Jan 28, 2014
Reason: Auto loan. This inquiry is scheduled to continue on record until Feb 2016.

PRIME ACCEPTANCE CORP
5097 S 900 E
SALT LAKE CITY UT 84117
(801) 312 0700
Address identification number:
0545947418

Date: Jan 27, 2014
Reason: Unspecified. This inquiry is scheduled to continue on record until Feb 2016.

DT CREDIT
PO BOX 659
DALLAS TX 75221
(800) 863 7483
Address identification number:
0545947418

Date: Jan 6, 2014
Reason: Unspecified. This inquiry is scheduled to continue on record until Feb 2016.

700 CREDIT/PLANET HYUNDA
6200 CENTENNIAL CENTER BLVD
LAS VEGAS NV 89149
(702) 938 1400
Address identification number:
0545947418

Date: Oct 15, 2013
Reason: Auto loan. This inquiry is scheduled to continue on record until Nov 2015.

0250939653



Prepared for: CAROL F MAINOR
Date: June 22, 2016
Report number: 2680-3973-04

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NCCINC/JIM MARSH NEVADA
5501 DREXEL RD
LAS VEGAS NV 89130
(702) 967 5500
Address identification number:
0545947418

Date
Jun 17, 2013
Reason
Auto loan. This inquiry is scheduled to
continue on record until Jul 2015.

NCCINC/JIM MARSH MITSU S
8555 W CENTENNIAL PARKWAY
LAS VEGAS NV 89149
(702) 946 1000
Address identification number:
0545947418

Date
Jun 13, 2013
Reason
Auto loan on behalf of JIM MARSH
MITSUBISHI SUZ. This inquiry is scheduled
to continue on record until Jul 2015.

Inquiries shared only with you

You may not have initiated the following inquiries, so you may not recognize each source. We report these requests to you only as a record of activities, and we do not include any of these requests on credit reports to others.

We offer credit information about you to those with a permissible purpose, such as:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian Consumer Assistance to process a report for you;
- your current creditors to monitor your accounts (date listed may reflect only the most recent request).

These inquiries DO NOT affect your credit score.

NORTHLAND GROUP, INC 7831 GLEN ROY ROAD EDINA MN 55439
(888) 287 5711

Date of Inquiry: Jun 08, 2015

OCWEN LOAN SERVICING INC 1661 WORTHINGTON RD STE 100 WEST PALM
BEACH FL 33409
(800) 746 2936

Date of Inquiry: Apr 27, 2015

CONVERGENT OUTSOURCING, 800 SW 39TH ST RENTON WA 98057
(425) 643 3111

Date of Inquiry: Apr 09, 2014

OCWEN LOAN SERVICING INC 1661 WORTHINGTON RD STE 100 WEST PALM
BEACH FL 33409
(800) 746 2936

Date of Inquiry: Jul 23, 2013

0250939653

NCCINC/JIM MARSH CHRYSLER 2605 CAMINO DEL RIO S STE 400 SAN DIEGO
CA 92108
(619) 209 3610
Date of Inquiry: Jun 13, 2013

Personal information

The following information is reported to us by you, your creditors and/or other sources. Each source may report your personal information differently, which may result in variations of your name, address, Social Security number, etc. As part of our fraud protection efforts, a notice with additional information may appear.

Names

CAROL MAINOR

Name identification number: 12860

CAROL F MAINOR

Name identification number: 957

CAROL FRANCES MAINOR

Name identification number: 1

CAROL FRANCE MAINOR

Name identification number: 22862

CAROL L MAINOR

Name identification number: 26738

Addresses

These addresses are listed in no particular order and may include previous addresses where you received mail. The Address identification number is how our system identifies the address and the source of that address, such as a creditor, court or potential creditor. The geographical code shown with each address identifies the state, county, census tract, block group and Metropolitan Statistical Area associated with each address. These listings do not affect your credit score.

Address Type of address Geographical code

Single family 0-330110-3-4120

LAS VEGAS NV 89131-0115

Address identification number: 0545947418

Single family

0-40730020-1-5775

OAKLAND CA 94601-4407

Address identification number: 0181546051



Prepared for: CAROL F MAJOR
Date: June 22, 2015
Report number: 2680-3973-04

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**Personal information continued**

| Address | Type of address | Geographical code |
|---|-------------------|--------------------|
| [REDACTED] OAKLAND CA 94601-7042 | Post office box | 0-40710040- 1-5775 |
| Address identification number: 0191551338 | | |
| [REDACTED] OAKLAND CA 94608-1305 | Single family | 0-40040020- 1-5775 |
| Address identification number: 0191684552 | | |
| [REDACTED] LAS VEGAS NV 89118-2088 | Single family | 0-292510- 3-6160 |
| Address identification number: 0298469483 | | |
| [REDACTED] LAS VEGAS NV 89102-7053 | Apartment complex | 0-220310- 3- |
| Address identification number: 0177912564 | | |
| [REDACTED] LAS VEGAS NV 89131- | Single family | 0-00- 0- |
| Address identification number: 0639867102 | | |
| [REDACTED] OAKLAND CA 94608- | | 0-00- 0- |
| Address identification number: 0468642669 | | |

■ Social Security number variations

As a security precaution, we did not list the Social Security number that you provided us when you contacted us. The numbers below are variations that have been reported to us. Only the last four digits of each reported variation are displayed. Numbers that appear here vary from the number you used to generate this report. Actual differences in the numbers may be part of the displayed portion or part of the hidden portion.

■ **Year of birth**

■ **Telephone numbers**

**Residential
Cellular
Residential**

■ Spouse or co-applicant
JULIUS

0250939653

Personal information continued

■ **Former or current employers**

SSI
MILITARY LAS VEGAS NV 891310115
UNITED AUTO SERVICE 1020 HIGH STREET OAKLAND CA 94601-
US NAVY

■ Notices

This address has pertained to a business
 89131. LAS VEGAS, NV 89131.
 LEGAL SERVICE:

-- End of Report --

If you disagree with information in your report you may dispute most information at:
www.experian.com/disputes

You may also visit www.experian.com to view your report again.

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Prepared for: CAROL F MAINOR
Date: June 22, 2015
Report number: 2680-3973-04

Page 11 of 12

Dispute form

For the fastest and easiest way to dispute most information, visit:

www.experian.com/disputes

You may also mail this form to: Experian, P.O. Box 9701, Allen, TX 76013

Or, call us for assistance at 1 800 509 8495

You may also submit additional relevant information or supporting documentation for your disputes electronically at experian.com/upload.

Use this form for any disputes you wish to submit by mail.

Complete all of the following information and submit by mail. Once we receive your dispute, it may take up to 30 days to process your dispute. We will then notify you of the results. You may make copies of this form to submit additional disputes or use a separate piece of paper.

Remember, most accurate negative information will remain a part of your credit history for up to seven years and bankruptcies for up to 10 years

What's your credit score? Find out by ordering your VantageScore[®] for only \$7.95.

- ☐ Send my VantageScore (Score will include results of any disputes submitted on this form. Make check or money order payable to Experian.)
- ☐ Request overnight delivery via FedEx for an additional \$20 to receive your score report before processing of your disputes is completed

Intentionally making any false statement could be punishable by law.

Your current identification information (correct any incorrect information)

Fill in your Social Security number:

Current Mailing Address: [REDACTED] LAS VEGAS NV 89131-0115

Year of birth:

Enter your email address to be notified when your credit results are ready:

Is any of the information below incorrect on your report?

- ☐ Spouse's name ☐ Telephone number - Which one is incorrect? ___/___/___
- ☐ Employer - Which one is incorrect? _____
- ☐ Date of birth - Fill in your correct date of birth: ___/___/___
- ☐ Address - Which one is incorrect? _____

Be advised that written information or documents you provide with respect to your disputes may be shared with any and all creditors with which you are disputing.

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Prepared for: CAROL F MAINOR
Date: June 22, 2015
Report number: 2680-3973-04

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Notification of Rights for Nevada Consumers

You have a right to place a security freeze in your file which will prohibit a consumer credit reporting company from releasing any information in your file without your express authorization. A security freeze must be requested in writing by certified mail.

Security freezes are designed to prevent a credit reporting company from releasing your credit report without your consent. However, you should be aware that using a security freeze to take control over who is allowed access to the personal and financial information in your file may delay, interfere with or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular telephone, utilities, digital signature, Internet credit card transaction or other services, including an extension of credit at point of sale.

When you place a security freeze on your file, you will be provided a personal identification number or password to use if you choose to remove the security freeze from your file or authorize the temporary release of your credit report for a specific person or period after the security freeze is in place. To provide that authorization, you must contact the reporting agency and provide all the following:

1. Sufficient identification to verify your identity.
2. Your personal identification number or password provided by the credit reporting company.
3. A statement that you choose to remove the security freeze from your file or that you authorize the reporting agency to temporarily release your consumer report. If you authorize the temporary release of your consumer report, you must name the person who is to receive your consumer report or the period for which your consumer report must be available.

A credit reporting company must remove the security freeze from your file or authorize the temporary release of your consumer report not later than three business days after receiving the above information.

A security freeze does not apply to a person, or collection agencies acting on behalf of a person, with whom you have an existing account that requests information in your consumer report for the purposes of reviewing or collecting the account.

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Prepared for: CAROL F MAINOR
Date: June 22, 2015
Report number: 2680-3973-04

Para información en español, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

A Summary of Your Rights under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

• You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.

• You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance.

- you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

• You have the right to ask for a credit score. Credit scores are numerical summaries of your creditworthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

• You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

• Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

• Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

• Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need - usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

• You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

• You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1 888 5OPTOUT (1 888 567 8888).

• You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

• Identity theft victims and active duty military personnel have additional rights. For more information, visit www.consumerfinance.gov/learnmore

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For more information about your federal rights, contact:

Prepared for: CAROL F MAINOR
 Date: June 22, 2015
 Report number: 2680-3973-04



| TYPE OF BUSINESS: | CONTACT: |
|---|---|
| 1. a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates. b. Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau: | a. Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552 b. Federal Trade Commission: Consumer Response Center - FCRA Washington, D.C. 20580 (877) 382-4357 |
| 2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act c. Nonmember insured banks, insured state branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions | a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center PO Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64108 d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314 |
| 3. Air carriers | Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue S.E. Washington, DC 20580 |
| 4. Creditors Subject to Surface Transportation Board | Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423 |
| 5. Creditors Subject to Packers and Stockyards Act | Nearest Packers and Stockyards Administration area supervisor |
| 6. Small Business Investment Companies | Associate Deputy Administrator for Capital Access United States Small Business Administration 408 Third Street, SW, 8th Floor Washington, DC 20416 |
| 7. Brokers and Dealers | Securities and Exchange Commission 100 F St NE Washington, DC 20549 |
| 8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations | Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5990 |
| 9. Retailers, Finance Companies, and All Other Creditors Not Listed Above | FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357 |

BI (Official Form 1Y1/08)

| United States Bankruptcy Court District of Nevada | | Voluntary Petition |
|--|---|---|
| Name of Debtor (if individual, enter Last, First, Middle): Mainor, Carol | | Name of Joint Debtor (Spouse) (Last, First, Middle): |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): | | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): [REDACTED] | | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): |
| Street Address of Debtor (No. and Street, City, and State): Las Vegas, NV <div style="text-align: right;">ZIP Code 89131</div> | | Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right;">ZIP Code</div> |
| County of Residence or of the Principal Place of Business: Clark | | County of Residence or of the Principal Place of Business: |
| Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div> | | Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div> |
| Location of Principal Assets of Business Debtor (if different from street address above): | | |
| Type of Debtor (Form of Organization) (Check one box) <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) | Nature of Business (Check one box) <ul style="list-style-type: none"> <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <div style="border: 1px solid black; padding: 2px; margin-top: 5px;"> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). </div> | Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <ul style="list-style-type: none"> <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <div style="border: 1px solid black; padding: 2px; margin-top: 5px;"> Nature of Debts (Check one box) <div style="display: flex; justify-content: space-between;"> <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts. </div> </div> |
| Filing Fee (Check one box) <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. | | Check one box: <ul style="list-style-type: none"> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <ul style="list-style-type: none"> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <ul style="list-style-type: none"> <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). |
| Statistics/Administrative Information *** George Haines, Esq. 9411 *** <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. | | THIS SPACE IS FOR COURT USE ONLY |
| Estimated Number of Creditors <div style="display: flex; justify-content: space-between; font-size: small;"> <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000 </div> | | |
| Estimated Assets <div style="display: flex; justify-content: space-between; font-size: small;"> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion </div> | | |
| Estimated Liabilities <div style="display: flex; justify-content: space-between; font-size: small;"> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion </div> | | |

BI (Official Form 1)(1/08)

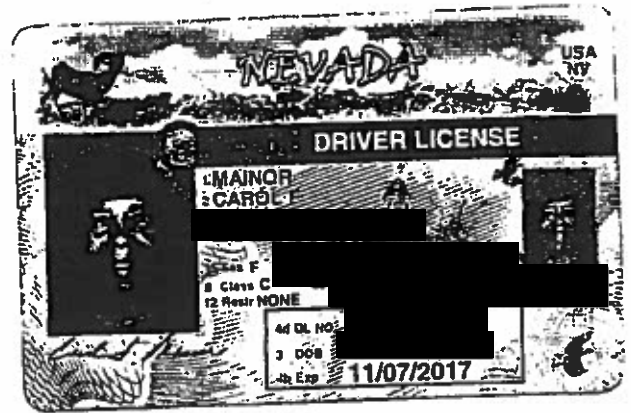
Page 2

| | | | |
|---|---------------------------------|---|--|
| Voluntary Petition <i>(This page must be completed and filed in every case)</i> | | Name of Debtor(s): Mainor, Carol | |
| All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) | | | |
| Location Where Filed: Las Vegas, NV | Case Number: 0718776 | Date Filed: 12/27/07 | |
| Location Where Filed: | Case Number: | Date Filed: | |
| Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) | | | |
| Name of Debtor: Julius Mainor | Case Number: 08-23913 | Date Filed: 11/21/08 | |
| District: District of Nevada | Relationship: husband | Judge: mkn | |
| Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition. | | Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b). <div style="display: flex; justify-content: space-between;"> <div style="text-align: center;"> <input checked="" type="checkbox"/> /s/ George Haines, Esq. Signature of Attorney for Debtor(s) George Haines, Esq. </div> <div style="text-align: center;"> April 9, 2009 (Date) </div> </div> | |
| Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No. | | | |
| Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. | | | |
| Information Regarding the Debtor - Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. | | | |
| Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) <div style="margin-left: 40px;"> _____ (Name of landlord that obtained judgment) </div> <div style="margin-left: 40px;"> _____ (Address of landlord) </div> <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)). | | | |

BI (Official Form 1)(1/08)

Page 3

| | |
|--|---|
| Voluntary Petition <i>(This page must be completed and filed in every case)</i> | Name of Debtor(s): Mainor, Carol |
| Signatures | |
| <p style="text-align: center;">Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <u>/s/ Carol Mainor</u> Signature of Debtor Carol Mainor</p> <p>X _____ Signature of Joint Debtor</p> <p>_____ Telephone Number (If not represented by attorney)</p> <p><u>April 9, 2009</u> Date</p> | <p style="text-align: center;">Signature of a Foreign Representative</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X _____ Signature of Foreign Representative</p> <p>_____ Printed Name of Foreign Representative</p> <p>_____ Date</p> |
| <p style="text-align: center;">Signature of Attorney*</p> <p>X <u>/s/ George Haines, Esq.</u> Signature of Attorney for Debtor(s) <u>George Haines, Esq. 9411</u> Printed Name of Attorney for Debtor(s) <u>HAINES & KRIEGER, LLC</u> Firm Name <u>1020 Garces Ave.</u> <u>Suite 100</u> <u>Las Vegas, NV 89101</u></p> <p>_____ Address</p> <p style="text-align: right;">Email: <u>info@hainesandkrieger.com</u> <u>(702) 880-5554 Fax: (702) 385-5518</u></p> <p>_____ Telephone Number</p> <p><u>April 9, 2009</u> Date</p> <p><small>*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</small></p> | <p style="text-align: center;">Signature of Non-Attorney Bankruptcy Petition Preparer</p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p>_____ Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____ Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer. (Required by 11 U.S.C. § 110.)</p> <p>_____ Address</p> <p>X _____ Date</p> <p>_____ Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.</p> <p>_____ Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:</p> <p>_____ If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person</p> <p><small>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.</small></p> |
| <p style="text-align: center;">Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>_____ Date</p> | |



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Carol F Mainor

LAS VEGAS NV 89131-0115

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